A GUIDE TO SHOPPING LOCAL FROM HOME

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GOOD FELLOW FUND

Good Fellow Fund kicks off

No Newsie sale due to pandemic, but need is now greater than ever

By HP STAFF

In a year when it seems nothing is as it should be, one tradition – The Herald-Palladium's Good Fellow Fund – will forge on, just as it has for the past century.

That's right, it was 100 years ago this year when The News-Palladium, a forerunner to The HP, started an unbroken string of annual Christmastime philanthropic fundraising to benefit the area's less fortunate residents. (The effort actually has roots extending back to 1909, but those first years were interrupted by World War 1.)

The ongoing pandemic, however, has not left the fundraising drive unscathed this year. For the first time in 90 years, the paper will have to forgo the annual Newsie sale (founded in 1930) in which members of area service clubs take to the streets in early December

See **GOOD FELLOW**, page A5

How to donate

The Good Fellow Drive will continue through December. No donation is too small. You can donate:

By check: Send contributions to Good Fellow Fund, The Herald-Palladium, P.O. Box 128, St. Joseph, MI 49085.

Online: thehp.com/goodfellows

Critical juncture

Lakeland nurses face burnout, exhaustion as local COVID cases surge

By LOUISE WREGE
HP Staff Writer

ST. JOSEPH — We've seen their faces on the national news – nurses pushed beyond exhaustion as they help patients fight COVID-19 and, in too many cases watch patients die from it.

The long hours and constant stress likewise are taking an emotional toll on local nurses, said Bridget Demler, nurse manager of the critical care unit at Lakeland Medical Center in St. Joseph.

"I've had conversations with nurses who describe having a sort of post-traumatic stress disorder," she said.

Lakeland, like many hospitals across Michigan and the nation, is now entering a critical period as the number of COVID-19 cases has skyrocketed locally, putting a major strain on the hospital system and the doctors and nurses who provide care.

A big part of the problem unique to a pandemic is that patients with COVID-19 can't have any visitors. Even patients without COVID-19 are limited to one approved visitor to help slow the spread of the virus.

"The nursing staff becomes the family for the patients because the families aren't able to provide the support that they would normally provide in a normal hospital setting," she said. "... It's hard to see people in the hospital who aren't able to connect with their families like they normally would."

Photos provided / Spectrum Health Lakeland

TOP: Medical personnel provide care in the area at Lakeland Medical Center in St. Joseph designated for COVID-19 patients. **ABOVE:** Members of the medical team interact on the floor at Lakeland Medical Center in St. Joseph designated for COVID-19 patients.

Demler said that dying of COVID-19 is a very lonely death.

"Losing patients is difficult in any situation, but even more so in a COVID setting

See **CRITICAL**, page A5

Burnout was a problem for nursing even before COVID-19

By LOUISE WREGE
HP Staff Writer

Nurses facing burnout has been a problem for years, with the COVID-19 pandemic only making it worse, especially in hospitals.

Jessica Rainbow, an assistant professor at the University of Arizona College of Nursing, said studies over the past few years have shown that burnout can have severe, and even deadly, consequences.

Rainbow said higher levels of nurse burnout have been linked with decreased patient safety, and higher numbers of patients per nurse is associated with increased patient mortality.

"Nurses who have better mental and physical health have a lower likelihood of having medication errors," said Rainbow, a former ICU nurse. "Nurses are reporting poor sleep, fatigue and burnout during the COVID-19 pandemic."

She recently started a study, approved by the Institutional Review Board, seeking input from all health care providers, not just nurses, about how the pandemic is affecting them.

People working during the pandemic in a United States health care setting are asked to call the study's voicemail box at 833-624-0707 and leave a message detailing their experiences.

"It's really interesting, just to hear different experiences, but one thing that's really coming through is the feeling of hopelessness, regardless of what their experience that they're sharing is," she said. "... So many of these providers are talking about feeling squeezed."

Some of the health care providers say they are stressed because they are being put in situations they are unfamiliar with. Others feel stressed because they feel that management isn't always honest with them.

"It's unfortunate to hear, but also, I think it's important to listen to providers," she said. "... Many of them

See **BURNOUT**, page A5

Small businesses get creative to attract holiday shoppers

Don Campbell / HP staff

Watermark Brewing Co. is teaming up with several Stevensville businesses to offer a gift card bundle deal this holiday season, in an innovative way to help residents shop local.

Pandemic means shopping local more vital than ever

By TONY WITTKOWSKI
HP Staff Writer

Every year, small businesses get excited when residents keep money in the community when doing their holiday shopping.

This year, that feeling is no different as Southwest Michigan businesses are looking to local shoppers during a prolonged pandemic and second round of a state-mandated shutdown.

In downtown St. Joseph, Erik Youngquist is hoping to finish the year strong – beginning with today's Small Business Saturday.

"If you make the choice to shop, it should be at local small businesses," said Youngquist, owner of Purely Michigan. "I try to support Michigan companies with what I sell in my store. Without customers coming in, I'm sunk. People should come out and support their hometown."

Amy Zapal, executive director of St. Joseph Today, agrees.

"It's been a really rough year. These are the businesses all the sports teams go to for sponsorship and where scouts go to sell cookies. They are always there to support the community. This year is important to give back and spend money locally."

LISA CROTEAU
program manager of Niles Main Street

In discussing the importance of shopping local, Zapal cited the Civic Economic Study in Grand Rapids, which found when someone spends $100 at a local business, about $68 stays in the community.

Youngquist is adding a promotion today involving the store's signature product. Any time a customer buys a Stormy Kromer hat – which a lot of people associate with the one that Elmer Fudd wears – the store will include a free gift.

See **SHOPPING**, page A5

GOOD FELLOW FUND
How to donate:
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High 47
Low 33

6 50645 49086 7

Virus keeps Black Friday crowds thin, shoppers shift online

By ALEXANDRA OLSON, ANNE D'INNOCENZIO and JOSEPH PISANI
AP Retail Writers

Anne D'Innocenzio / AP

A shopper walks through Macy's flagship store at Herald Square an hour after its 6a.m. Black Friday opening, Friday in New York.

NEW YORK — The raging coronavirus pandemic kept crowds thin at malls and stores across the country on Black Friday, but a surge in online shopping offered a beacon of hope for struggling retailers after months of slumping sales and businesses toppling into bankruptcy.

In normal times, Black Friday is the busiest shopping day of the year, drawing millions of people eager to get started on their holiday spending.

But these are not normal times: A spike in coronavirus cases is threatening the economy's fitful recovery from the sudden plunge in the spring. Crowds at stores were dramatically diminished as shoppers shifted online.

Game consoles, cookware, robotic vacuum cleaners, slippers and pajamas were popular among shoppers preparing to spend a lot of time indoors this winter. Many were still eager to get into the holiday spirit and delight their loved ones after a tough year.

Eric Kelly, a boxing gym owner, camped outside a store on Black Friday for the first time in his life, trying to score a PlayStation 5 for his 13-year-old twin sons as a reward for persevering through remote learning during the pandemic.

"They've been away from their friends," said Kelly, who failed to get the console at a GameStop in New York City's Union Square but said he would keep trying online. "They've done everything they had to do in school and outside of school, so I have to award them for being exceptional kids."

Before Black Friday, GameStop teased that it would have a limited supply of the new $500 PlayStation 5 game console for sale only at its stores, in contrast to other retailers that sold it only online.

Kelly said "people were on top of each other" in the line. At a Garden State Plaza mall in Paramus, New Jersey, police monitored a crowd outside a GameStop, but few people kept their distance.

GameStop said it was taking several safety precautions, including contactless pickup.

Many retailers beefed up their safety protocols to reassure wary customers about coming in on Black Friday. But stores also catered to those shopping digitally by moving their doorbuster deals online and ramping up curbside pickup options.

"We have been intentional to try to not create the frenzy, the doorbusters, the long lines and the crowds you typically see on a Black Friday, " said Stephen Lebovitz, CEO of CBL, which operates about 100 malls and filed for Chapter 11 bankruptcy in November.

Several hundred shoppers lined up ahead of opening at Mall of America in Bloomington, Minnesota, which normally attracts several thousand on Black Friday. The mall spread out the Black Friday deals over eight days, and many retail tenants pivoted more to online and curbside pickup, said Jill Renslow, Mall of America's senior vice president of business development.

"It feels good, and it's the right thing to do to keep everybody safe," Renslow said "Everyone is shopping a little differently but that's OK."

Only a trickle of shoppers showed up at Macy's Herald Square in New York an hour after it opened, offering 50 percent off handbags and 60 percent off women's and men's coats. Workers sanitized door knobs and windows.

A Christmas tree towered over the largely empty streets around The Domain, the most popular outdoor mall in Austin, Texas. Store employees counted masked shoppers trickling in to stay within the state's 75 percent capacity limit.

The U.S. Centers for Disease Control and Prevention has labeled shopping in crowded stores during the holidays a "higher risk" activity and says people should limit any in-person shopping.

LOTTERIES

Friday drawings

Michigan
Midday Daily 3
9-5-2
Midday Daily 4
9-3-7-8
Daily 3
9-2-7
Daily 4
3-3-4-2
Fantasy 5
11-26-27-28-29
Estimated jackpot
$187,000
Keno
02-03-09-10-12-16-19-20-24-25-33-36-41-48-49-57-60-66-68-75-79-80
Mega Millions jackpot
$214 million
Powerball jackpot
$216 million

Thursday drawings

Indiana
Cash 5
11-22-24-32-36
Cash4Life
04-09-21-27-40, Cash Ball: 4
Quick Draw Midday
05-10-13-18-19-20-22-23-30-40-44-47-48-57-59-63-65-76-79-80, BE: 59
Daily Three-Midday
1-5-5, SB: 2
Daily Three-Evening
2-5-3, SB: 2
Daily Four-Midday
8-5-6-3, SB: 2
Daily Four-Evening
7-5-5-1, SB: 2
Quick Draw Evening
02-03-06-08-10-13-19-21-37-42-45-52-56-62-64-67-70-74-75-80, BE: 67

Illinois
Lotto
05-09-27-32-35-48, Extra Shot: 19
Estimated jackpot
$10.55 million
LuckyDay Lotto Midday
04-23-32-42-44
Estimated jackpot
$250,000
Pick Three-Midday
1-4-1, Fireball: 3
Pick Three-Evening
7-2-4, Fireball: 1
Pick Four-Midday
9-1-7-5, Fireball: 2
Pick Four-Evening
1-7-5-5, Fireball: 4
Lucky Day Lotto
06-08-10-12-37

– The Associated Press

Iran scientist linked to military nuclear program killed

DUBAI, United Arab Emirates (AP) — An Iranian scientist named by the West as the leader of the Islamic Republic's disbanded military nuclear program was killed Friday in an ambush on the outskirts of Tehran, authorities said.

Iran's foreign minister alleged the killing of Mohsen Fakhrizadeh bore "serious indications" of an Israeli role, but did not elaborate. Israel, long suspected of killing several Iranian nuclear scientists a decade ago, declined to immediately comment. Israeli Prime Minister Benjamin Netanyahu once told the public to "remember that name" when talking about Fakhrizadeh.

The killing risks further raising tensions across the Mideast, nearly a year after Iran and the U.S. stood on the brink of war when an American drone strike killed a top Iranian general in Baghdad. It comes just as President-elect Joe Biden stands poised to be inaugurated in January and will likely complicate his efforts to return America to a pact aimed at ensuring Iran does not have enough highly enriched uranium to make a nuclear weapon.

That deal, which saw Iran limit its uranium enrichment in exchange for the lifting of economic sanctions, has entirely unraveled after President Donald Trump withdrew from the accord in 2018.

Trump himself retweeted a posting from Israeli journalist Yossi Melman, an expert on the Israeli Mossad intelligence service, about the killing. Melman's tweet called the killing a "major psychological and professional blow for Iran."

Details about the slaying remained slim in the hours after the attack, which happened in Absard, a village just east of the capital that is a retreat for the Iranian elite. Iranian state television said an old truck with explosives hidden under a load of wood blew up near a sedan carrying Fakhrizadeh.

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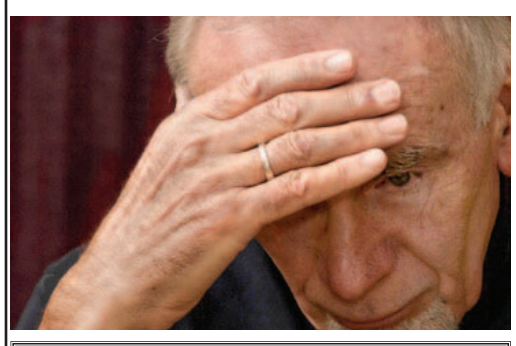

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hp LOCAL & STATE

COVID cases continue to rise in Berrien County

By ALEXANDRA NEWMAN
HP Staff Writer

BENTON TOWNSHIP — Berrien County broke its record again this week for the most number of new COVID-19 cases reported since the start of the pandemic.

The county has gained 1,124 new COVID-19 cases since last Friday. This is a rise from 1,066 new cases reported last week and 795 the week before.

The average number of new COVID-19 cases a day was 160, on Friday. That's up a little from the daily average of 152 last Friday.

The county also recorded nine COVID-19 deaths this week – the deadliest of the pandemic since late May.

Berrien County did record 295 new recoveries this week. Those are people who are alive 30 days after a positive COVID test.

With deaths and recoveries, the county stands at about 3,520 active COVID-19 cases, or people who have not yet recovered or died from the virus. That's up from about 2,700 last Friday.

In total, since March, Berrien County has recorded 6,091 confirmed COVID-19 cases, 108 deaths and 2,463 recoveries. The county also has 480 presumed cases of COVID-19; an addition of 42 since last Friday.

COVID-19 patients at Spectrum Health Lakeland averaged about 62 each day this week. That's up from an average of 55 a day last week and 45 the week before. The patient count was at 66 Friday morning.

Van Buren/Cass

The Van Buren Cass District Health Department did not update its COVID-19 case, death or recovery tallies Thursday or Friday this week.

Based on data reported by the state, Van Buren County recorded 444 new COVID-19 cases this week. That's compared to 427 last week and 400 cases the week before.

Cass County added 262 this week, based on the state data. That's compared to 187 last week and 293 the week before.

Van Buren County had a big week for deaths as well, recording 10. Cass County recorded one death this week.

In total, since March, Van Buren County has had 2,576 cases and 39 deaths.

Cass County has had 1,964 cases and 29 deaths.

Contact: anewman@TheHP.com, 932-0357, Twitter: @HPANewman

Alexandra Newman / HP staff

Traffic will be rerouted from M-63, starting Tuesday, due to a bridge repair project.

Blossomland Bridge closing next week, through March 15

By ALEXANDRA NEWMAN
HP Staff Writer

ST. JOSEPH — Motorists and pedestrians seeking to cross the Blossomland Bridge along M-63 in St. Joseph will have to find an alternative route starting Tuesday.

The Michigan Department of Transportation (MDOT) is closing the bridge between Port Street and Whitwam Drive for repairs through March 15, according to a bulletin sent out this week.

The bridge repair was supposed to take place last fall, after the work on the Bicentennial Bridge was finished, but was delayed due to the flooding problem on Main Street in Benton Harbor.

MDOT Spokesperson Nick Schirripa said last year that the delay was because the Bicentennial Bridge serves as the detour route and MDOT wanted to get the flooding under control before traffic was rerouted there.

Northbound traffic on M-63 will be detoured to the I-94 Business Route, 5th Street/North Shore Drive, and Klock Road.

In addition to extending the lives of the bridges, the project includes bridge painting, electrical motor improvements, bridge controls replacement, and security upgrades. The cost for the two-bridge project was projected at $5.7 million last year.

Scaffolding that hangs about 4 feet below low steel will be installed for the project, and some of the work will be handled from barges below.

The repair project for Blossomland Bridge will continue through March 15, according to MDOT.

For more information and a map of the closure, visit mdotjboss.state.mi.us/MiDrive/map.

Contact: anewman@TheHP.com, 932-0357, Twitter: @HPANewman

Surge in virus limits Black Friday shopping

By SLONE TERRANELLA and FRANK WITSIL
Detroit Free Press

Black Friday? It sure didn't feel like it.

To prevent a COVID Christmas, many wary shoppers stayed home and purchased holiday gifts online. Those who ventured out found few deals and even fewer lines, but said the retail experience was hassle-free and made them feel – at least for a few hours – normal again.

"I'm looking for a TV for my mother," Lisa Johnson said the morning after Thanksgiving as she loaded gifts from the Walmart Supercenter at Cambridge Crossings Shops in Troy into the back of an SUV. "This is like shopping on a late Wednesday morning and no one is in the store."

Johnson, 42, of Oak Park, said she didn't find her TV – or many sales. But there also were no crowds. Before she went to Walmart, she went to Target. She managed to find a deal on bedding, cookware, and a computer printer, a necessity, she said, for working from home and remote learning.

Black Friday wasn't canceled completely.

Some people still waited overnight in lines at Gamestop in West Bloomfield to get their hands on Microsoft's new Xbox Series X and the Sony PlayStation 5. But, as USA Today pointed out, most people opted to go online making the shopping day more like "the longest Cyber Monday ever."

The National Retail Federation said it expects holiday sales during November and December to rise between 3.6 percent and 5.2 percent year over year, amounting to between $755.3 billion and $766.7 billion. But judging by the empty mall parking lots in metro Detroit, Friday's store sales won't be like they were last year.

Still, West Bloomfield resident Oina Akande waited all night outside Gamestop, from 11 p.m. to 7 a.m., in hopes of buying a new Xbox. He added his friends who tagged along were looking to buy the new PS5, another must-have video game console.

"I had never camped outside of a store for Black Friday, so I was kind of excited to do it," Akande, 21, said. "It was definitely much more difficult buying it (Xbox) online than in person because you have the whole world gunning for the same thing."

Akande was fourth in line when Gamestop announced they ran out of Xboxes.

Still, he said he was still able to buy an Xbox online through Lenovo.

"I wouldn't change this experience," he said. "I think everyone should do it at least once."

Wyandotte resident Frankie Rizzo, 21, found himself at Target. He meant to go to Big Ben's Comix Oasis, a comic book store in Allen Park. After realizing Big Ben's didn't open until 11 a.m., he decided to go to Target with his girlfriend to buy Pokémon Trading Cards.

Rizzo said he wasn't scared of the virus and wanted to go when shopping in person instead of online. But, he said, Target had a limit on the Pokémon card boxes. The store only allowed customers to buy a maximum of two boxes.

At Oakland Mall, the three O'Brien sisters – Colleen Qintana, Kathleen Deburghgraeve, and Maureen Wielgosz – headed toward Macy's where they planned to meet up with their daughters and daughters-in-law for some holiday shopping.

Black Friday shopping together is a tradition, and they said, adding that they are being careful, but they weren't going to allow the pandemic to ruin their holiday – or keep them from spending time with family doing things they love.

"We're trying to be normal," Wielgosz said, adding that this holiday just feels sad.

Other years, they said, they have to fight crowds and follow "a line of cars" to find a parking space.

This year, their biggest challenge was to find a spot that offered outdoor dining for lunch, and, they said, they weren't going to give up the name of the restaurant, for fear someone else might try to beat them to the limited tables.

There were no crowds at the Mall at Partridge Creek in Clinton Township, either.

But, a few boutique stores – like Lululemon, Pandora and Victoria's Secret – had short lines because they were limiting the number of people who could come in at one time. The Apple store allowed customers in only by appointment.

Niles State Police post has new commander

By JULIE SWIDWA
HP Staff Writer

SCHOONVELD

NILES — Ryan Schoonveld is the new commander of the Niles State Police Post, according a news release.

Schoonveld, promoted from lieutenant to first lieutenant, takes over the post commander position recently vacated by the retirement of First Lt. Mike Dawson.

As post commander, Schoonveld will be responsible for the operation of the Niles post and the Hagar Township detachment, and will manage the delivery of the Michigan State Police services to Berrien and Cass counties.

Schoonveld, originally from Holland, holds a bachelor's degree in sociology from Trinity Christian College in Palos Heights, Ill. He lives in St. Joseph and he and his wife have four children. He has previously served as the assistant post commander at the Paw Paw post.

Schoonveld enlisted with the Michigan State Police in 1999 and graduated as a member of the 118th Trooper Recruit School. In his 21-year career, he has served at the Monroe post, the former Bridgman post, the Niles post and the Paw Paw post. He has held the ranks of trooper, detective trooper, sergeant and lieutenant.

"I am excited to join the exceptional team at the Niles post," Schoonveld said in the news release. "Community is very important to me and I look forward to working with all my local partners again to serve Berrien and Cass Counties."

Schoonveld said the COVID-19 pandemic has been a challenging time for law enforcement and the community.

"I look forward to engaging with you and I am ready to listen, to lead by example, and continue providing the excellent service you have come to expect out of the MSP Niles post," he added.

His promotion to post commander is effective Sunday.

Contact: jswidwa@TheHP.com, 932-0359, Twitter @HPSwidwa

BERRIEN COUNTY TRIAL COURT

Sentences

St. Joseph

Drunken driving

Frank S. Paukowits, 59, of Yellow Creek Drive, St. Joseph, 120 days in jail, credit for 2 days served, 4 months on SCRAM tether, 480 hours community service and 18 months probation for operating while intoxicated, third offense, June 16 in Royalton Township.

Drugs

Erica Latrice-Kayalis Guidry, 30, of Alma Street, Benton Harbor, 46 days in jail, credit for 46 days served, $2,518 in fines and costs and 2 years probation for possession of narcotics, less than 25 grams cocaine, Feb. 29 in Benton Township.

Tyler J. Oleneack-Bybee, 26, of Pokagon Street, Niles, 66 months to 20 years in prison, credit for 105 days served, and $1,398 in fines and costs for delivery/manufacture of methamphetamine Feb. 23 in Berrien County.

False pretense

Austin D. Haney, 27, of Bessemer Road, Coloma, 210 days in jail, credit for 2 days served, $2,478 in fines and costs, $4,848 in restitution, 2 years probation and completion of the Kalamazoo Probation Enhancement Program for false pretenses $1,000 to $20,000; and a concurrent term of 120 days and $68 in costs for illegal sale/use of a financial transaction device between March 2019 and March 2020 in St. Joseph Township.

Weapons

Isaac J. Willhite, 30, of Kalamazoo, 8 days in jail, credit for 8 days served, and $573 in fines and costs for attempted possession or sale of a weapon, a Taser, Aug. 26 in Benton Harbor.

Clayton-Ray J. Helwig, 25, of Leedy Street, Coloma, 2 days in jail, credit for 2 days served, $1,698 in fines and costs and forfeiture of a Glock pistol for possession of a loaded firearm in a motor vehicle March 14 in Benton Township.

Receiving/concealing stolen property

Alejandro Corrales, 45, of Grand Rapids, 2 concurrent terms of 57 months to 10 years in prison, credit for 88 days served, $2,034 in fines and costs for receiving/concealing stolen property, a motor vehicle; and third degree fleeing police Aug. 20 in New Buffalo Township. Corrales was sentenced as a three-time habitual offender.

IN BRIEF

Police: Man trapped beneath car that crashed into his home

WYOMING (AP) — A man has been hurt after being trapped beneath a car that slammed into his western Michigan home.

Police in Wyoming, outside Grand Rapids, said the vehicle ran a stop sign about 1:30 a.m. Friday, crossed over the man's yard and struck the front of his house.

The homeowner was laying in his bed at the time of the crash. A portion of the home's wall had to be removed to allow rescue crews to reach the man. He was listed in serious condition at a hospital.

OBITUARIES

Jimmy Edwin Smith

Jan. 25, 1933 – Nov. 24, 2020

Jim Smith, 87, of Hartford passed away peacefully Tuesday, Nov, 24, 2020. He was loved and will be missed.

Jim was born Jan. 25, 1933, in Grand Rapids, but called Hartford home for most of his life, graduating from Hartford High School in 1951. He enjoyed sports and was a stand-out fullback on the football team.

In 1964 he married Rosemary Hastings (or Rosie, as he liked to call her), and they spent more than 40 years together until her death on June 26, 2005. Also preceding him in death were an infant daughter, Cathy Renee; his parents: Willard and Mildred; a brother, Robert; and a sister, Margie.

Jim was a proud veteran who served his country honorably in the U.S. Army during the Korean War as a member of the 82nd Airborne Division. Following service to his country, he also served his community. Jim became a police officer for the city of Hartford, including seven years as its chief of police. The balance of his working days were spent in the food processing and packaging industry, holding management positions at Duffy-Mott and Michigan Fruit Canners.

Jim was an avid gardener who kept family and friends in fruits and vegetables throughout the summer. He and Rosie enjoyed many adventures – steam boating on the Mississippi River, camping throughout Michigan with their children and grandchildren, and taking his beloved 1930 Chrysler for a drive or showing it locally.

Jim is survived by three daughters: Julie (Tom) Beam of Paw Paw, Heidi Smith of Chicago, and Andrea (Bobb) Ford of Kewadin, Mich.; three grandchildren: Megan (Rick) Blattert of Milford, Mich., Nicholas (Brianna) Beam of Kalamazoo, and Katelyn Beam of Grand Rapids; two great-grandchildren: Liam and Elizabeth Blattert of Milford; brother-in-law, Wayne Shugars of Portage; and many nieces and nephews.

A graveside service will be at 3 p.m. Monday, Nov. 30, at Maple Hill Cemetery, Hartford. In lieu of flowers, memorial donations may be made to the Hartford Athletic Boosters; the Van Buren County Sheriff's Mounted Division; or Coloma American Legion Post 362.

The family has entrusted the Calvin Funeral Home, Hartford, with arrangements. Those wishing to leave condolences for the family may do so at www.calvin-leonardfh.com.

Bess Miller

March 10, 1924 – Nov. 20, 2020

Bess Miller, 96, of Stevensville passed away Friday, Nov. 20, 2020, at Crownpointe Communities, Stevensville.

A celebration of life service will be at 11 a.m. Friday, Dec. 4, at Starks & Menchinger Chapel, 2650 Niles Road, St. Joseph, with the Rev. Jeffrey Hubers officiating. Burial will follow at Hickory Bluff Cemetery in Stevensville. Friends may visit with the family from 10 to 11 a.m. Friday at the funeral home.

Masks and social distancing will be required for both the visitation and service. Memorial donations in Bess' name may be made to the First Congregational United Church of Christ, St. Joseph, or Caring Circle Hospice. Those wishing to sign Bess' memory book online may do so at www.starks-menchinger.com.

Bess was born March 10, 1924 in Tampa, Fla., to Samuel and Bessie (Drumwright) Moore. After her family moved to Benton Harbor, Bess graduated from Benton Harbor High School, class of 1942.

On Oct. 24, 1942, she married Stanley "Stub" W. Miller in Benton Harbor. After raising her family, Bess gained employment with Inter-City Bank/Chemical Bank in Benton Harbor, where she was employed for 22 years as a teller/administrative assistant.

Bess was a member of First Congregational Church in Benton Harbor until it closed. She was active there, serving on several boards. She them transferred her membership to First Congregational Church in St. Joseph.

She and Stub loved to dance every chance that they had. Together they served as co-chairs for the Blossomtime Ball for four years. Bess even taught dance for many years. She volunteered for the Mercy Hospital Auxiliary and the Krasl Art Center, was an avid reader, and cherished the time spent with Stub as they traveled across the world.

Bess is survived by her daughter, Mary Ann (James) Engler of Benton Harbor; eight grandchildren; 18 great-grandchildren; one great-great-grandson; her nephew, Steve (Roe) Phillips of Merritt Island, Fla.; numerous nieces and nephews from Stub's family; her adopted French daughter, Claire Lebrun of France; and her close friend, Dede Howard of Holland, Mich.

Bess was preceded in death by her husband, Stub, on July 6, 2006; her daughter, Deborah Sue Lomonaco, on March 3, 2003; her son, Stanley Jr., on Nov. 22, 2004; one great-grandchild; her sister, Pollyanna Knox; and two close friends: Laura Mills and Eunice Byrd.

Elmer Schroeder

Oct. 30, 1930 – Nov. 26, 2020

Elmer Schroeder, 90, of Coloma passed away Thursday, Nov. 26, 2020, at The Willows, St. Joseph.

A celebration of life service will be at 11 a.m. Tuesday, Dec. 1, at Starks & Menchinger Chapel, 2650 Niles Road, St. Joseph, with Pastor James Whitman officiating. Burial will follow at North Shore Memory Gardens in Coloma. Friends may visit from 10 to 11 a.m. Tuesday at the funeral home.

Memorials may be made to the Berrien County Baptist Church. Those wishing to share a memory of Elmer online may do so at www.starks-menchiger.com.

Elmer was born Oct. 30, 1930, in St. Joseph, to Ernest and Maria (Schmidt) Schroeder. He graduated from St. Joseph High School in 1950.

Elmer served his country in the U.S. Army from 1956 to 1958. Elmer married Janice Hennesey in 1960 and she preceded him in death in 1999. Then in 2005, Elmer married Renee Carlisle and she preceded him in death in 2019. Elmer worked for the Menasha Corp., for over 30 years. In his spare time, he enjoyed fishing, hunting, gardening and being outdoors.

Elmer is survived by his children: Kirk (Debra) Schroeder, Sherrie (Timothy) Wetzel, Scott Schroeder and JoAnn (Steve) Ertman; grandchildren: Challen, Tyler, Blake (Courtney) and Rick (fiancé Allison); brother, Eugene (Marilyn) Schroeder.

Elmer was preceded in death by his parents; his first wife, Janice Schroeder; and his second wife, Renee Carlisle; son, Terry Schroeder; siblings: Allen Schroeder, Delores Knaack, Edith Noack, and Eleanor Tate; and daughter-in-law, Lori Schroeder.

Dieter H. Kruger

Aug. 26, 1934 – Nov. 27, 2020

Dieter H. Kruger, 86, of Bridgman passed away Friday, Nov. 27, 2020, at Lakeland Medical Center, St. Joseph.

A funeral service will be at 11 a.m. Thursday, Dec. 3, at Immanuel Lutheran Church, 9650 N. Church St., Bridgman, with the Rev. Edward A. Meyer officiating. Friends may meet with the family from 10 to 11 a.m. Thursday, prior to the service at the church. Burial will be at Graceland Cemetery, Bridgman.

Memorial contributions may be made to Immanuel Lutheran Church, PO Box 26, Bridgman, MI 49106, or the Berrien County Cancer Service, 3900 Hollywood Road, St. Joseph, MI 49085. Online condolences accepted at www.PikeFH.com.

Dieter was born Aug. 26, 1934, in Kirpehnen, Germany, the son of the late Emil and Martha (Kuhn) Kruger. He immigrated to the United States in 1957 and in 1975 founded Kruger Tool Corp.

As a youth, he enjoyed soccer and bicycle racing. In fact, he trained with a Grand Prix racer which helped him win many trophies in East Germany. His hobbies included traveling and boating. He appreciated wood and spent a lot of his spare time cutting wood for his fireplace.

On May 3, 1958, he married the love of his life, the former Eva Awe, who survives him, along with a daughter, Karin (Jim) Hudson, and son, Dirk Kruger.

He was preceded in death by two brothers: Gustav and Gunther Kruger; and three sisters: Brunhilde Kahnert, Irene Roggendorf and Ruth Thurkow.

Arrangements entrusted to Pike Funeral Home, Boyd Chapel, 9191 Red Arrow Highway, Bridgman.

Death notices

Linda Ann Abbott, 71, of Bainbridge Township died Nov. 23, 2020, at her home. Fairplain Chapel of Florin Funeral Service, Benton Township, 926-7222.

Lillian (Rogalski) Barchalk, 96, of St. Joseph died Nov. 25, 2020 at her residence. Purely Cremations – Starks Family Funeral Homes and Cremation Services, Benton Harbor, 926-9440.

Shirley Mae Cross, 83, of Hartford died Oct. 31, 2020. Calvin-Leonard Funeral Home, Hartford, 621-4101.

Michael Lynn "Big Mike" Johnson, 59, of Benton Harbor died Nov. 23, 2020, at Lakeland Medical Center, St. Joseph. Starks & Menchinger Chapel, St. Joseph, 556-9450.

Dale Allan Leighty, 90, of Bridgman died Nov. 25, 2020, at his residence. Purely Cremations – Starks Family Funeral Homes and Cremation Services, Benton Harbor, 926-9440.

Bess Miller, 96, of Stevensville died Nov. 20, 2020. Starks & Menchinger Chapel, St. Joseph, 556-9450.

Mary Lu Rudell Radde, 78, of Niles and Edwardsburg, died Nov. 25, 2020. Paul Mayhew Funeral Home, Edwardsburg, 663-5345.

Elmer Schroeder, 90, of Coloma died Nov. 26, 2020. Starks & Menchinger Chapel, St. Joseph, 556-9450.

Jim Smith, 87, of Hartford died Nov, 24, 2020. Calvin-Leonard Funeral Home, Hartford, 621-4101.

James Villaire, 81, of Niles died Nov. 27, 2020 at his residence. Brown Funeral Home & Cremation Services, Niles, 683-1155.

Gerald "Jerry" Wagemaker, 80, of St. Joseph died Nov. 26, 2020. Starks & Menchinger Chapel, St. Joseph, 556-9450.

Sherry L. Whittaker, 76, of Niles died Nov. 26, 2020, at Memorial Hospital, South Bend. Brown Funeral Home & Cremation Services, Niles, 683-1155.

Mary Lu Rudell Radde

April 25, 1942 – Nov. 25, 2020

Mary Lu Rudell Radde, 78, of Niles and Edwardsburg, passed to her rest Nov. 25, 2020, after a courageous battle with cancer.

She was born April 25, 1942, in Berrien Springs, the daughter of George and Ethel (Goff) Rudell and was a graduate of Berrien Springs High School in 1960.

She spent the last 30 years with her husband, Don, as a full time worker-relationship in "Captain's Enterprises." Her favorite business to be working in was Captain's Pizzeria in Edwardsburg.

Mary Lu had been a friend of Donald Radde for many years, and on July 4, 2008, she married Don in Edwardsburg. He survives, with her children: Tiree Crawford of Springfield, Mo., Michael Crawford of Arizona, and Lori Caldwood of Buchanan; two stepchildren: David Radde of Grand Rapids, and Mechelle Dasmann of Edwardsburg; several grandchildren; great-grandchildren; and a sister, Elaine (Bill) Graves of Benton Harbor.

Family who preceded her in passing are her parents; and a sister, Kathy Broman.

Cremation has taken place and inurnment will take place in the Spring of 2021 at Rose Hill Cemetery, Berrien Springs.

Memorial donations are to be made to Caring Circle Hospice, 4025 Health Park Lane, St. Joseph, MI 49085.

Arrangements are by the Paul E. Mayhew Funeral Home, Edwardsburg.

Shirley Mae Cross

June 9, 1937 – Oct. 31, 2020

Shirley Mae Cross, of Hartford, was born June 9, 1937, in Oak Park, Ill., the daughter of Charles and Mae (Nedved) Verrill.

Shirley passed away Saturday, Oct. 31, 2020, at The Timbers of Cass County, Dowagiac, at the age of 83.

Shirley was named after the actress Shirley Temple. She married Russell Cross Sr., on May 23, 1959. Together they owned and operated Cross's Corner in Hartford. Shirley was also an employee of H&R Block doing taxes for over 30 years in Chicago.

Russell passed away on March 4, 2005. Also preceding Shirley in passing was a sister, Marilyn Wyler.

Shirley leaves behind to cherish her memory three children: Russell (Ronda) Cross Jr., of Dowagiac, Lori (Jerry McNutt) Cross of Hartford, and Charles (Joanne Martini) of Hillside, Ill. She is also survived by a granddaughter, Marissa Cross; and a sister, Charlene (Lee) Weir, of Sunrise, Ariz.

As to Shirley's wishes, cremation has taken place. The family will have a gathering of family and friends at a later date. In lieu of flowers, memorial donations in Shirley's name may be made to the Alzheimer's Association.

The Calvin Funeral Home in Hartford is assisting the family with arrangements. Those wishing to leave condolences for the family may do so at www.calvin-leonardfh.com.

Trump may be coming to terms with election loss he won't acknowledge

By JILL COLVIN
Associated Press

WASHINGTON — President Donald Trump still won't bring himself to concede the election he decisively lost to President-elect Joe Biden. But he's now acknowledging he will leave the White House if Biden's win is affirmed by the Electoral College, which is firmly on track to do just that in a few weeks.

"Certainly I will," he said Thursday when asked if he will vacate the premises after electors make Biden's win formal. "But you know that."

Trump, who took questions from reporters for the first time since the election, unleashed another round of complaints about the vote and theatrical warnings that "a lot of things" would happen before the Electoral College meets Dec. 14 that could possibly change results. But while he's stirring uncertainty about how he will behave in the weeks ahead, there is no real suspense about the outcome.

All states must certify their results before the Electoral College meets and any challenge must be resolved by Dec. 8. States have already begun that process, including Michigan, where Trump and his allies tried and failed to delay the process, and Georgia and Pennsylvania.

Nothing stands in the way of Biden taking office Jan. 20 with a clear margin of electoral votes.

No concession is needed from Trump for Biden to become president, none has been offered and Trump may never admit he was beaten fair and square. But there were a few signs that Trump was coming to terms with his loss.

At one point he expressed concern that Biden would get the glory from pending coronavirus vaccines. "Don't let him take credit for the vaccines," Trump said, "because the vaccines were me, and I pushed people harder than they've ever been pushed before."

The fact that a sitting American president even had to address whether or not he would leave office after losing reelection underscores the extent to which Trump has smashed one convention after another over the last three weeks.

Vote certification at the local and state level is typically a ministerial task that gets little notice, but that changed with Trump's fierce but fruitless legal challenges and attempts to manipulate the certification process in battleground states he lost.

No evidence has emerged of the widespread voting fraud that Trump and his legal team have repeatedly alleged, only to be slapped down by judges and state election officials.

Trump spoke to reporters in the White House's ornate Diplomatic Reception Room after holding a teleconference with U.S. military leaders stationed across the globe. He thanked them for their service, joked that they shouldn't eat too much turkey, then turned to the election after ending the call. He repeated grievances and angrily denounced officials in Georgia and Pennsylvania, two key states that helped give Biden the win.

Trump's administration has already given the green light for a formal transition to get underway. Yet Trump took issue with Biden moving forward.

"I think it's not right that he's trying to pick a Cabinet," Trump said, even though officials from both teams are already working together to get Biden's team up to speed.

Asked if he'll attend the inauguration, Trump said he knows the answer but doesn't want to say.

He said he'll go to Georgia to rally supporters before two Senate runoff elections that will determine which party controls the Senate. The White House said that rally is expected Dec. 5.

MARRIAGE LICENSES

ST. JOSEPH — The following marriage licenses have been issued by Berrien County Clerk Sharon Tyler.

Angel Wynette Bardeche and Alfredo Rosas both of St. Joseph.

Megan Renee Hildebrand of Berrien Springs and James Vincent Perrone II of Walton, Ky.

Latoyia Lynn Mabians of Benton Harbor and Rashontay Monique Mitchell of of Rockford, Ill.

Mariah Suzanne Thompson of Niles and David Tyler Bromley of Buchanan.

BIRTHS

Lakeland Medical Center – St. Joseph

Benton Harbor – Girl, 5 pounds, 9 ounces, Alexis Anderson and Nate Davis, 7:02 a.m. Nov. 21.

Benton Harbor – Girl, 5 pounds, 11.7 ounces, Nafitiri Mills, 10:58 a.m. Nov. 23.

Benton Harbor – Girl, 5 pounds, 12 ounces, Terresha Wison and Brandon Moore, 1:39 p.m. Nov. 25.

Eau Claire – Girl, 7 pounds, 13.6 ounces, Elise and Stefan Von Henner, 12:50 a.m. Nov. 21.

Hartford – Boy, 8 pounds, 13.5 ounces, Rebekah Arnold and Brad Clark, 7:11 a.m. Nov. 20.

Sodus – Girl, 7 pounds, 15 ounces, Ashley and Andrew Cleminshaw, 11:10 a.m. Nov. 19.

Stevensville – Boy, 8 pounds, 7 ounces, Ashley Alexander and Elijah Matheny, 3:35 a.m. Nov. 19.

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Only authorized Lakeland team members should proceed beyond this sign.

Photos provided / Spectrum Health Lakeland

LEFT: Working with COVID-19 patients is difficult, as nurses and doctors must wear extensive gear to protect themselves.
RIGHT: Signs let the public know that areas for treating COVID-19 patients are strictly off limits to visitors.

CRITICAL

From page A1

because they aren't able to have all of their family there," she said. "You want to be there for the patients as much as possible."

But nurses feeling the need to spend more time with patients is happening when they are having to work longer hours and extra shifts, as the number of patients in the hospital grows. As a nurse manager, Demler said she typically works eight-hour days, five days a week.

But that has changed in 2020. Due to a shortage of nurses, she has picked up shifts in addition to her managerial duties.

"What I'm doing is nothing out of the ordinary," she said. "It's the same as what the nurses are doing on the floor in terms of picking up extra shifts, being on call so that if we experience a rise in (the number of patients), the nurses are there to take care of the patients."

On top of the extra hours and responsibilities over the last eight months, nurses also confront fear of contracting COVID-19 and passing it along to family members.

"We have a lot of safety measures in place but still, in the back of your mind, you're worried about keeping yourself safe," Demler said.

How can the public help? One way is to be understanding about the visitor restrictions.

"It's not that we're trying to keep them from connecting with their family," she said. "We want to keep everyone safe so that we don't continue to experience the high volume of patients that we have suffering from COVID."

She said another way people can help is by staying home around the holidays, especially since people can be contagious with COVID-19 but because they have no symptoms, they are spreading it unknowingly.

"Of course we want to be with our families during the holidays," Demler said. "... It may be an inconvenience for us not to be with our families, but I think in the long run, it helps us out having more holidays with our families because we stop the spread."

Plus, she said a vaccine appears to be one the way soon, meaning a return to normal is in sight.

"It may seem like forever, but it's a short amount of time compared to a lifetime," she said.

Christine Fox, executive director of patient care services and director of nursing at Lakeland in St. Joseph, said it's not just nurses who are showing signs of burning out. She said most of the staff at the hospital are working longer, more stressful hours.

"If we continue to surge, it's only going to get worse," she said.

Contact: lwrege@TheHP.com, 932-0361, Twitter: @HPWrege

BURNOUT

From page A1

say 'thank you' at the end of the call. They just want to be heard. They want people to know what is happening on the frontlines."

At the same time, she said many health care providers who have called in remain committed to doing the best job they can.

Information about the "Working in Health care during the COVID-19 Pandemic" and a consent form can be found at http://tiny.cc/COVIDDisclosure. Rainbow can be contacted by email at jrainbow@email.arizona.edu.

Rainbow said information from this study will be used to improve readiness for future pandemics. The information will also be used to document what is happening during this pandemic.

Contact: lwrege@TheHP.com, 932-0361, Twitter: @HPWrege

GOOD FELLOW

From page A1

to hawk special editions of The HP, all in the name of raising money for The Good Fellow Fund. Those service clubs are the Benton Harbor-St. Joseph Exchange Club, St. Joseph Lions Club, St. Joseph Township Lions Club and Lakeshore Lions Club.

We do this with heavy hearts because we know how much the men and women of these clubs put into the Newsie sale, which is just another way that they give back to their community. Some of those clubs will continue this year to raise money for the Good Fellow Fund in other ways, and rest assured, we plan to see these folks back on the street again next year. In the meantime we wish them Merry Christmas, good cheer and, most important in 2020, continued good health.

Without the Newsie sale, it only adds that much more weight to the overall fund drive. This year the paper hopes to raise $35,000 – the same goal as last year.

But we can't do it without you, the generous residents of Southwest Michigan. We realize this is a big ask, given that the pandemic has taken such a toll on so many individuals and businesses everywhere. But if you think about it, the fund is even more important in a year like 2020. There are many more people out of work this year than most years; many more residents plagued by food uncertainty; and, sadly, many more residents unsure of how they'll provide their kids with a good Christmas.

That's where the Good Fellow Fund can help. All money raised locally will be used to purchase Meijer gift cards to assist qualifying families chosen by the Michigan Department of Health and Human Services. The paper will once again cover all overhead costs.

And new this year, the paper has set up an online portal to accept donations. Go to this web address for details: thehp.com/goodfellows. You can also send a check to The Herald-Palladium.

So please, consider a donation to this year's Good Fellow Fund. No donation is too small. There are children all across the Twin Cities the area who have witnessed their parents deal with tremendous pandemic-related stress, and who themselves have had their lives disrupted as schools have been forced to close doors to in-person learning.

Such trials and tribulations of 2020 will be remembered for decades – perhaps for centuries. It would be a small gesture, but we submit with all sincerity that here is a chance to end this historically difficult year on a high note.

Thank you, Merry Christmas, and please stay safe.

SHOPPING

From page A1

Purely Michigan also recently received a fresh supply of puzzles. Youngquist said those have been a hard item to get since March.

"People have been shopping for gifts a little bit earlier than normal. We noticed this in September and October," Youngquist said, highlighting a change on consumer trends for 2020. "If you didn't have to work from the office and were working remotely, there was a lot more family shopping."

One of the saving graces for Youngquist this year has been their online store.

He recently updated the store to include new products as the holiday shopping kicks into high gear during this weekend.

"We were lucky we had it up and running last year around this time," Youngquist said. "But this definitely helped us when we were shutdown the first time. We offer free shipping now. It takes a bite out of your wallet, but you want to make it easy for customers who can't leave the house."

In this together

A handful of Stevensville businesses have come together in an effort to boost an interest in shopping locally.

Referred to as the "Stevensville Staycation" bundle, residents were able to buy gift cards from noon until 3 p.m. on Friday and Saturday.

Among the participating businesses were Coach's Bar & Grill, Full Circle Cafe, Grand Mere Inn, Peat's Cider Social, Red Coach Donuts, Santaniello's Restaurant, Tosi's and Watermark Brewing Co.

Watermark co-owner Chris Mason said the idea came together the weekend the state announced the recent three-week shutdown period.

"The shutdown definitely spurred the idea. I think we all realized this shutdown might last longer than three weeks," Mason said. "These were businesses we had a pre-existing relationship with. We didn't intentionally exclude anybody."

Done entirely online, the bundle allows residents to spend $160 to buy $200 in gift cards – which amounts to $25 gift cards from the participating eight businesses.

On Monday, Mason said they had already sold more than anticipated and hope to do a similar campaign next year.

"It's been a long year for sure, especially not being able to use our taproom the entire time," Mason said. "My heart goes out to the food establishments who have a larger staff than we do."

Across the region

The Downtown Association of South Haven is also taking the initiative, having set aside three weekends for special events that are being referred to as "Haven Holidays."

The first of three Haven Holidays took place on Nov. 14, with the other two being on Small Business Saturday (today) and Dec. 12. The special events range from roasting nuts to holding pop-up shops. The ongoing theme throughout these weekends are "storybook," in which businesses pick a story for each date and decorate the windows to coincide with it.

Niles is emphasizing a social media campaign to focus on shopping local this holiday season.

Using the hashtag #ShopSmallOnMainSt, Niles joined two dozen other municipalities in an effort to connect local shoppers with local businesses during the global pandemic.

Lisa Croteau, program manager of Niles Main Street, said their volunteer-driven organization has promoted the campaign for several years.

However, she said this year the campaign is more important than ever.

"It's a time folks are encouraged to support their brick-and-mortar stores," Croteau said. "It's been a really rough year. These are the businesses all the sports teams go to for sponsorship and where scouts go to sell cookies. They are always there to support the community. This year is important to give back and spend money locally."

Contact: twittkowski@TheHP.com, 932-0358, Twitter: @Tony Wittkowski

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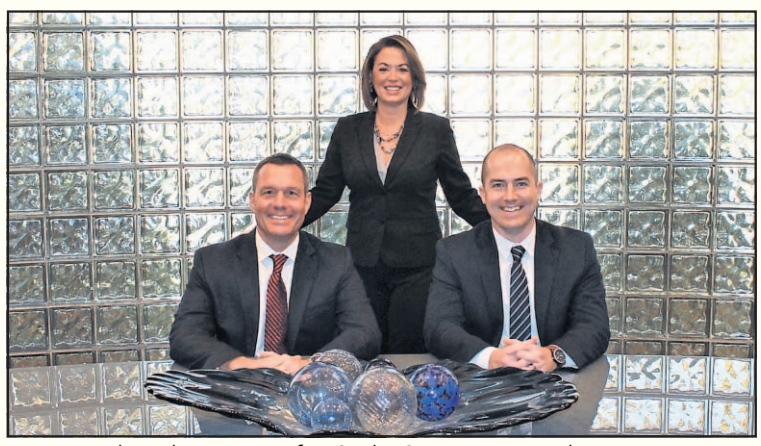

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When it comes to Veterans Benefits, many veterans and dependents don't know what they don't know. Nationwide, less than 10% of those eligible apply. Let us help to educate and navigate you thru the maze of what is available from discharge to death. Here are some of the many benefits:

★ Disability Compensation benefits for prior conditions, diseases or injuries that occurred in service or many years later as a result of service (e.g. Agent Orange Exposure, Camp Lejeune Contaminated Water, Post Traumatic Stress Disorder – combat or personal trauma) to name a few.

★ PTSD Counselors from the South Bend Vet Center who come to Berrien County twice a week.

★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).

★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.

★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).

★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.

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DO YOU REMEMBER?

1995 – 25 years ago

It wouldn't be Christmas in Buchanan without an appearance from Santa Claus, and this year St. Nick is scheduled to sweep into town on a fire truck, rather than a sleigh. He's slated to arrive in time for the Christmas Parade, which will be followed by the annual tree-lighting ceremony.

1985 – 35 years ago

A 30-foot blue spruce will serve as St. Joseph's Christmas tree this year, thanks to Mr. and Mrs. Edward E. Wiessner of St. Joseph Township for donating it and three city employees erecting it. Supervised by Al Thar of the city's forestry department, Tom Broderick and Bob Fellner spent most of Thursday cutting down the tree from the Wiessner's yard and erecting it downtown.

1970 – 50 years ago

With 2,091 volunteer hours to their credit, 75 Candy Stripers from Benton Harbor High School and Lake Michigan Catholic High School and their mothers attended the Awards Tea at Mercy Hospital. Rita Hicks was presented a special Florence Nightingale award lavaliere for 250 hours of volunteer work by Mrs. Paul Florin, president of the Mercy Hospital Auxiliary. Debbie Forrest, president of the Benton Harbor High School Candy Stripers, presented charms for 100 hours or more to Connie Schildknecht and Jane Adams.

TODAY IN HISTORY

By THE ASSOCIATED PRESS

Today is Saturday, Nov. 28, the 333rd day of 2020. There are 33 days left in the year.

Highlight in history:

On Nov. 28, 1520, Portuguese navigator Ferdinand Magellan reached the Pacific Ocean after passing through the South American strait that now bears his name.

On this date:

In 1922, Captain Cyril Turner of the Royal Air Force gave the first public skywriting exhibition, spelling out, "Hello USA. Call Vanderbilt 7200" over New York's Times Square; about 47,000 calls in less than three hours resulted.

In 1942, fire engulfed the Cocoanut Grove nightclub in Boston, killing 492 people in the deadliest nightclub blaze ever. (The cause of the rapidly-spreading fire, which began in the basement, is in dispute; one theory is that a busboy accidentally ignited an artificial palm tree while using a lighted match to fix a light bulb.)

In 1961, Ernie Davis of Syracuse University became the first African-American to be named winner of the Heisman Trophy.

In 1964, the United States launched the space probe Mariner 4 on a course toward Mars, which it flew past in July 1965, sending back pictures of the red planet.

In 1979, an Air New Zealand DC-10 en route to the South Pole crashed into a mountain in Antarctica, killing all 257 people aboard.

In 1994, serial killer Jeffrey Dahmer was slain in a Wisconsin prison by a fellow inmate. Sixties war protester Jerry Rubin died in Los Angeles, two weeks after being hit by a car; he was 56.

In 2018, Democrats overwhelmingly nominated Nancy Pelosi to become House speaker when Democrats took control of the House in January.

5-Day Forecast for St. Joseph

Today	Tonight	Sunday	Monday	Tuesday	Wednesday
Sunny	Clear	Partly Cloudy	Scattered Snow	Scattered Snow	Mostly Cloudy
46°	37°	47° / 33°	36° / 26°	37° / 30°	39° / 29°

Local Outlook

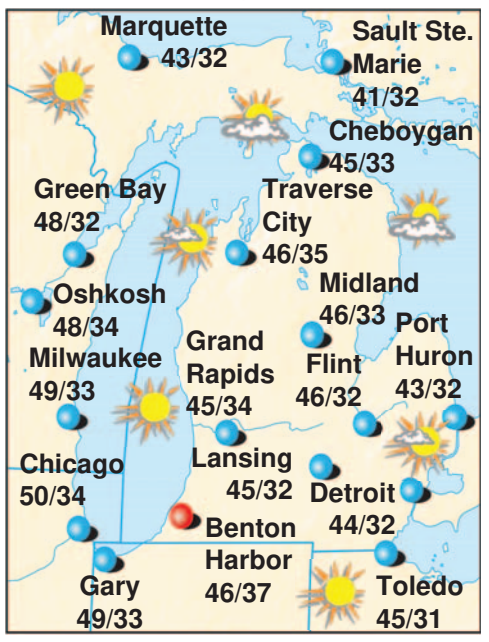
Today we will see sunny skies with a high temperature of 46°, humidity of 52%. Southwest wind 6 to 14 mph. Expect clear skies tonight with an overnight low of 37°. South southwest wind 8 to 13 mph. The wind chill for tonight could reach 31°.

Sun and Moon

Sunrise	7:51 a.m.
Sunset	5:15 p.m.
Moonrise	4:31 p.m.
Moonset	6:00 a.m.

Full	Last	New	First
11/30	12/7	12/14	12/21

Regional Map



Local Almanac

Benton Harbor Yesterday

Temperature

High	46°
Low	32°
Normal High	42°
Normal Low	28°
Record High	63° in 1998
Record Low	18° in 2002

Precipitation

Yesterday	0.00"
Month to date	1.79"
Normal for month	3.02"
Year to date	32.03"
Normal Year to date	35.02"

Air Quality

Yesterday	42
Main Offender	Particles

The higher the number, the greater the need for people with respiratory problems to reduce outside activity.

0-50	Good
51-100	Moderate
101-150	Sensitive
151-200	Unhealthy

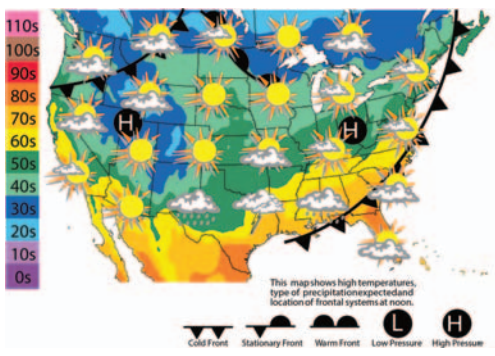
Weather Trivia

In what month is an avalanche most likely to occur in the United States?

Answer: February.

National Weather Map

Forecast map for Nov. 28, 2020



For latest weather updates: **www.UpdatedWx.com/HP**

Lake Michigan

Today, W wind 9 to 13 kt. Sunny. Waves around 2 ft. Water temperature 42 degrees. Tonight, SW wind 12 to 14 kt. Clear. Waves around 2 ft.

Michigan Forecast

Upper Peninsula

Today, skies will be mostly sunny to partly cloudy with highs in the 40s. Southwest wind 9 to 16 mph. Expect mostly cloudy skies Sunday with highs in the 30s and 40s. West southwest wind 7 to 10 mph.

Lower Peninsula

Today, skies will be sunny with highs in the 40s. Southwest wind 6 to 14 mph. Expect partly cloudy skies Sunday with highs in the 40s. West southwest wind 8 to 13 mph.

Trump administration moves ahead on gutting bird protections

By ELLEN KNICKMEYER and MATTHEW BROWN
Associated Press

The Trump administration moved forward Friday on gutting a longstanding federal protection for the nation's birds, over objections from former federal officials and many scientists that billions more birds will likely perish as a result.

The U.S. Fish and Wildlife Service published its take on the proposed rollback in the Federal Register. It's a final step that means the change – greatly limiting federal authority to prosecute industries for practices that kill migratory birds – could be made official within 30 days.

The wildlife service acknowledged in its findings that the rollback would have a "negative" effect on the many bird species covered by the 1918 Migratory Bird Treaty Act, which range from hawks and eagles to seabirds, storks, songbirds and sparrows.

The move scales back federal prosecution authority for the deadly threats migratory birds face from industry – from electrocution on power lines, to wind turbines that knock them from the air and oil field waste pits where landing birds perish in toxic water.

Industry operations kill an estimated 450 million to 1.1 billion birds annually, out of roughly 7 billion birds in North America, according to the U.S. Fish and Wildlife Service and recent studies.

The Trump administration maintains that the Act should apply only to birds killed or harmed intentionally, and is putting that "clarifying" change into regulation. The change would "improve consistency and efficiency in enforcement," the Fish and Wildlife Service said.

The administration has continued to push the migratory bird regulation even after a federal judge in New York in August rejected the administration's legal rationale.

Two days after news organizations announced President Donald Trump's defeat by Democrat Joe Biden, federal officials advanced the bird treaty changes to the White House, one of the final steps before adoption.

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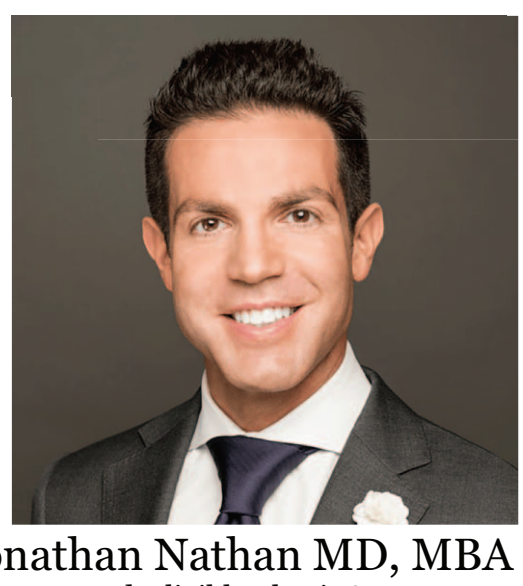

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Mull: Technology is great - when it works

Outdoors, Page B5

U-M QB McNamara expected to start against Penn St.

By LARRY LAGE
Associated Press

ANN ARBOR — Michigan desperately needed a player to produce and provide an emotional lift.

Cade McNamara delivered, replacing Joe Milton in the second quarter of last week's 48-42 triple-overtime win at Rutgers.

Wolverines coach Jim Harbaugh seemed to say McNamara did enough to win the job shortly after that game. Two days later, he pumped the breaks to perhaps give Penn State some doubt about who will take the first snap on Saturday at the Big House.

"I'm not going to make any dramatic announcement," Harbaugh said.

Michigan defensive back Vincent Gray, though, shared what didn't seem to be much of a secret: "From the looks of it, I think Cade's gonna be starting."

McNamara began 2020 third on the depth chart behind Milton and Dylan McCaffrey. The brother of Carolina Panthers running back Christian McCaffrey chose not to come back to the program this fall for a fourth season and Milton simply did not produce enough to keep his job.

McNamara replaced Milton against the Scarlet Knights and threw four touchdown passes and ran for another score. After the game, Harbaugh was asked if McNamara would be his quarterback going forward.

"The way he played tonight, he's going to be in there," he said.

McNamara believes he is ready to lead Michigan (2-3) against the Nittany Lions (0-5) in his first college start.

"I feel like I've done enough for me to be in that position," he said. "That's coach Harbaugh's decision, whatever is best for the team. I'm confident enough in myself that if my number's called again, I can perform the same way."

Penn state's blues

The Nittany Lions have opened a season with five losses for the first time in school history. Penn State's turnover-prone offense has led to the defense giving up 30-plus points in six straight games, dating to last season, in what has easily been the worst stretch in program history.

Defensive tackle Antonio Shelton insisted the team's rough start does not create any more duress to win.

"It doesn't matter what our record is, it's not pressure," Shelton said. "It's an expectation to win because none of us are losers."

One-man turnaround

Michigan defensive tackle Donovan Jeter has moved into the startling lineup for the first time. It has been a reward for offseason training that started on campus last winter and continued back home in Beaver Falls, Pennsylvania.

"There will never be a time when you work hard and it doesn't pay off," Jeter said.

The senior played sparingly in the past and allowed a poor performance against Wisconsin last year to affect him after the final whistle.

"I got mentally tougher," Jeter said. "I played horribly against Wisconsin and that affected my mindset the rest of the year. I told myself,

See **MICHIGAN**, page B2

Trubisky to start as Bears look to end 4-game slide

By STEVE MEGARGEE
Associated Press

As poorly as things have gone for the Chicago Bears over the last month, they have a chance to close November by getting right back in the thick of the NFC North race.

If the Bears don't capitalize on the opportunity, the Green Bay Packers will head into December well on their way to clinching a second straight division title.

Chicago (5-5) has lost four straight and trails the Packers (7-3) by two games as the teams renew the NFL's oldest rivalry Sunday night at Green Bay.

"We're fighters," Bears running back David Montgomery said. "So if anybody's counting us out, that's fine. But we're fighters, so we're going to keep fighting."

The Packers have their own issues.

After racing to a 4-0 start, the Packers have split their last six games.

Green Bay has struggled lately at home with the pandemic preventing the Packers from allowing any fans to games.

In their last two home games, the Packers lost 28-22 to the Minnesota Vikings and eked out a 24-20 victory over the woeful Jacksonville Jaguars. The Packers are back at Lambeau Field after blowing a two-touchdown halftime lead in a 34-31 overtime loss at Indianapolis.

But the Packers still could gain a commanding three-game division lead by winning Sunday night in the first of two regular-season meetings between these teams. The Packers and Bears meet again Jan. 3 in Chicago to close the regular season.

"We're on Sunday night football, it's the only game playing at that time, it's a divisional rival against the Bears and it's a huge game in our division," Packers defensive tackle Kenny Clark said. "If you're not pumped up for this one, then I don't know what to say to you."

This game features another quarterback change for the Bears.

Mitchell Trubisky was benched in favor of Nick Foles during the Bears' third game and later injured his right shoulder. Trubisky now will get another chance to lead the Bears' offense after Foles injured his hip and glute in the Bears' last game, a 19-13 loss to the Minnesota Vikings on Nov. 16.

Bears coach Matt Nagy confirmed Friday that Trubisky will start. Nagy said it was too early to tell whether this move could last beyond this week and that he's focusing only on the Green Bay game for now.

"Right now we're excited that Mitch is ready, and it's an opportunity for him," Nagy said. "I know for Nick, with him being doubtful and his not being able to be out here at practice, it's frustrating, but that's a part of this game, and he's been supportive with the other quarterbacks all week long."

See **BEARS**, page B2

Nam Y. Huh / AP

Wisconsin quarterback Graham Mertz (5) is sacked by Northwestern cornerback Cam Ruiz, left, and linebacker Blake Gallagher during the second half of a Nov. 21 game.

Unbeaten Northwestern rolls into matchup with MSU

By NOAH TRISTER
Associated Press

EAST LANSING — On the 25th anniversary of Northwestern's run to the Rose Bowl, Pat Fitzgerald is working on another remarkable story at his alma mater.

This one is still in progress, however.

"We've got a bunch of chapters left to write on this group before I'm ready to kind of look and give an overview of it," Fitzgerald said this week, demurring slightly before answering a question comparing his 2020 defense to Northwestern's 1995 group.

If the 11th-ranked Wildcats win this weekend at Michigan State, there may be no denying that something special is happening at Northwestern. Fitzgerald's team is undefeated and atop the Big Ten West. Second-place Wisconsin might not play enough games to be eligible for the conference title game, and one more Northwestern victory would eliminate everyone else in the division.

The Wildcats (5-0, 5-0) are No. 8 in the College Football Playoff rankings, and they've done plenty to earn that status so far. Northwestern is actually No. 1 in ESPN's Strength of Record metric, which compares teams to

See **MSU**, page B2

Irish lock down UNC

Robert Willett / AP

Notre Dame's Chris Tyree (25) spins away from North Carolina's British Brooks (34) in the second quarter of Friday's game.

Book, defense help No. 2 Notre Dame to victory

By AARON BEARD
Associated Press

CHAPEL HILL, N.C. — Ian Book kept No. 2 Notre Dame's offense moving while the Fighting Irish defense locked down Sam Howell and No. 25 North Carolina's potent offense for the final three quarters in a 31-17 victory on Friday.

Notre Dame 31
N. Carolina 17

Book threw for 279 yards and a score and ran for 48 yards for the Fighting Irish (9-0, 8-0 ACC, No. 2 CFP), using his mobility and elusiveness to keep plays alive on a night when both offenses frequently faced long fields.

Receiver Ben Skowronek got Notre Dame its first lead with his 13-yard run around the right side midway through the third quarter. Kyren Williams ran for 124 yards – including a 47-yarder with about 5½ minutes left as the Irish burned clock and sealed the game.

Notre Dame coach Brian Kelly called it "one of those road wins that really shows the mettle of your football team."

Williams closed that drive with his second rushing TD, a clinching 1-yarder with 1:20 left that kept the Fighting Irish alone atop the ACC standings ahead of No. 4 Clemson and No. 10 Miami. He also had a 4-yard scoring catch in the first quarter after Book corralled a low snap and scrambled to buy time before finding him on the right side.

More impressively, though, was a defensive effort that forced Howell and the high-scoring Tar Heels to work for every gain after the opening quarter.

"I thought that the plan was outstanding," Kelly said, "and the players executed it extremely well."

UNC (6-3, 6-3, No. 19 CFP) sprinted to touchdowns on its first two drives, but Notre Dame surrendered only one field goal from there.

The Tar Heels came in averaging 43 points and 563 yards, yet they were unable to buy time for Howell to push downfield for big gains nor open running lanes for a pair of backs averaging better than 100 yards rushing each in Javonte Williams and Michael Carter.

By the end, UNC had finished with a season-low 298 yards while Howell – one of the national leaders in passing yardage and touchdowns – threw for just 211 yards and a score. He also ran for a touchdown.

"You can't rush for 87 yards and have six sacks and beat anybody, much less a really, really good football team," UNC coach Mack Brown said. "So give Notre Dame credit. They're really, really good. When they stepped up in the second half on defense, they really stepped up."

The takeaway

Notre Dame: The Fighting Irish came in with a defense that ranked among the nation's best by allowing just 85.1 yards rushing and 16.6 points. That unit came up big even after losing safety Kyle Hamilton to a first-half targeting call, sacking Howell six times while surrendering just 87 yards rushing. Meanwhile Book – playing on the field where he made his first career start three years ago – guided Notre Dame to four touchdown drives of at least 75 yards with no turnovers while playing behind a reconfigured line that had lost two starters to injuries.

UNC: Brown had said this game would be a measuring-stick opportunity for his program against a team positioned to reach the four-team playoff. The Tar Heels got off to a fast start, but then struggled to sustain drives and finished with 173 yards after the first two scoring drives. That included being forced to punt on seven of eight drives before turning it over on downs in the final minute.

Up next

Notre Dame: The Fighting Irish host one-win Syracuse on Dec. 5 in their home finale.

MICHIGAN

From page B1

'I'm never going to have that feeling again.' So, I invested everything I had in working harder."

Production needed

Penn State tight end Pat Freiermuth will miss the rest of the season after suffering an unspecified injury against Ohio State.

Freiermuth caught a combined 13 passes for 204 yards over the next two games, but sat out last week and now joins a list of big names that won't finish the season.

Running back Journey Brown, the team's leading rushing a year ago, had to retire from football due to a heart condition and his understudy, Noah Cain, was injured on the opening drive of the season.

Combined, the trio totaled nearly 40 percent of Penn State's offensive touches and yards last season and scored 28 of the offense's 59 touchdowns.

Sticking with him

Michigan senior Quinn Nordin missed three field goals at Rutgers after making 12 straight.

Harbaugh quickly dismissed the idea that Jake Moody would get another chance after he missed three field goals in the season-opening win at Minnesota.

"Quinn is the field goal kicker," Harbaugh said. "Jake is doing kickoffs."

MSU

From page B1

how an average top-25 team would be expected to perform against that particular schedule.

"I think we're playing really confident, and I don't think that's been there necessarily in the past few years," receiver Kyric McGowan said. "The confidence and the trust that we have right now has us executing and playing very efficient."

One area of strength for the Wildcats this season has been avoiding the coronavirus.

"As we started training camp to today, knock on wood, we have not had a positive COVID test in our entire football program," Fitzgerald said Monday. "I think that credit first and foremost starts with the players."

Now in his 15th season as Northwestern's coach, Fitzgerald is familiar with the ups and downs of coaching this particular program. The Wildcats went 8-1 in conference play in 2018 and reached the Big Ten championship game, then they collapsed to 1-8 last season. y for the most in the FBS.

Michigan State (1-3, 1-3) is in a bit of a rebuilding mode this year, and the last two games on Northwestern's regular-season schedule – against Minnesota and Illinois – are against teams with losing records. There's no question the Wildcats are in a commanding position at the moment.

"I don't think that we've become complacent at all. I think we've acknowledged where we're at as a program and where we've come from and where we're heading," linebacker Paddy Fisher said.

Uncertainty

Michigan State, on the other hand, has questions at quarterback. Rocky Lombardi has been the starter, but he was replaced by Payton Thorne during the team's most recent game.

Opposing view

When Michigan State coach Mel Tucker looks at Northwestern, he sees a team loaded with experienced players in key spots.

"It's a veteran team," he said. "They've added better quarterback play to the mix, which is a big difference in what they've been able to do offensively."

BEARS

From page B1

Third-down matchup

The Packers rank among the NFL's most efficient teams in third-down situations. They are converting on 47.9 percent of their third-down attempts. Only Las Vegas, Kansas City and Buffalo have better third-down percentages.

Chicago is allowing its opponents to convert only 33.3 percent, giving the Bears the NFL's best third-down defense. Packers coach Matt LaFleur says this will be the toughest defense Green Bay has faced.

"Khalil Mack is a game wrecker," LaFleur said. "You better know where he's at on every snap because, you know, he's got the ability just by himself to go wreck whatever you're trying to do."

Rodgers reigns over Bears

While the Bears have an uncertain quarterback situation heading into Sunday's game, they'll have to beat a two-time MVP quarterback who has dominated this series throughout his career.

Green Bay owns a 19-5 record against the Bears in games Packers quarterback Aaron Rodgers has started.

Spectators at Lambeau

This will mark the Packers' first home game with any spectators at all.

Packers officials have announced that team employees and their family members – about 500 people in all – will be in the stands to test out Lambeau Field COVID-19 protocols in case paying fans are allowed at home games later this season.

Montgomery's return

Montgomery sat out one game with a concussion but is expected to play Sunday night. Montgomery has rushed for a team-high 472 yards on 131 carries.

That's a big addition for a team that severely lacks running back depth. Without Montgomery available, wide receiver/kick returner Cordarrelle Patterson had 12 of the Bears' 17 carries in the Vikings game.

Bears' record returner

Patterson scored on a 104-yard kickoff return against the Vikings, enabling him to tie an NFL record with eight such touchdowns in his career. He shares the record with Josh Cribbs and Leon Washington.

Patterson, of course, can have the record all to himself if he scores on a kickoff return at Green Bay. The Packers have struggled on special teams lately, though their issues haven't involved kickoff coverage. Darrius Shepherd fumbled on a kickoff return at Indianapolis.

One week earlier, the Packers allowed Jacksonville's Keelan Cole to score on a franchise-record 91-yard punt return.

FISHING REPORT

Southwest Lower Peninsula

Outlook: Wind, rain and even snow kept anglers from venturing out. While many are hunting or getting ready for ice fishing, those brave enough to tackle the elements were rewarded with a few fish, including steelhead, whitefish, pike and panfish.

Lake Michigan: Surface water temperatures on the southern portion of Lake Michigan were 48 to 50 degrees.

St. Joseph: Several pier anglers were out targeting steelhead and whitefish when using fresh spawn in the early morning.

St. Joseph River: Steelhead movement at the Berrien Springs ladder slowed with the lower water temperatures, but there should still be plenty of fish based on the number that have come through the ladder the last few weeks. Anglers should concentrate on typical steelhead late fall/winter holding waters.

Grand Haven: Pier and shore anglers are catching steelhead on spawn. The whitefish action was hit or miss for those jigging in the channel. Pier anglers have caught a few whitefish when still-fishing with a single egg.

Grand River near Grand Rapids: There have been reports of decent steelhead fishing, including upstream of the 6th Street Dam. While there are fish around, there do not seem to be as many for mid-November as there usually are. Anglers were fishing near the dam and off the east side wall. Rain could certainly bring in some new fish.

Muskegon: Those jigging for whitefish found the action to be hit or miss. Small jigging spoons have worked the best. Pier anglers have caught a couple steelhead using spawn.

Muskegon River: A recent survey conducted by DNR Fisheries staff sampled good numbers of fresh steelhead in the lower stretches.

Whitehall: Pier anglers are getting some whitefish in the channel.

— Michigan DNR, Nov. 25

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The pandemic means fewer presents for many families

Michelle Singletary

This holiday season will be like none other.

Coronavirus cases are surging in the United States, and this may force states and local governments to impose new lockdowns – meaning more people might find themselves out of work.

What if the pandemic recession has affected your family finances to the point that the usual treasure trove of presents and lavish holiday meals aren't possible? What do you tell your children about the scaled-down Christmas or Hanukkah you need to have this year? Or worse, how do you prepare your children for a possible eviction from their home?

I asked Neha Chaudhary, a child and adolescent psychiatrist in private practice and a faculty member at Massachusetts General Hospital and Harvard Medical School, to help guide parents on how to talk to their children about their financial situation. Here's her advice.

Q: What should parents tell children if they've lost their job or face a furlough?

Chaudhary: When breaking bad news to a child, you want to meet the child where they are by asking what their understanding of the topic is. A very young child may not understand the implications of something like losing a job in the way a teenager would. If you first find out exactly what they know about the topic, you'll likely be more equipped to share the news in a developmentally appropriate way and can fill in the gaps if they're confused.

Older kids may wonder about broader implications on the family and have practical questions about whether this is temporary or what happens if you can't find something right away. Younger kids will likely worry more about things that affect them day to day, like whether they'll still be able to get presents, or they may not realize the implications at all.

The more direct you are the better, because children pick up on uncertainty and ambiguity, and that can make them feel more stressed than the actual content that you're delivering. Older kids especially will know when you're sugarcoating something and might find it frustrating or dishonest.

If you've lost your job and your children know that the job is what the family relies on to pay bills, you may want to preempt their worry and reassure them that you're going to look hard for a new job right away and that you'll come up with a plan to keep things afloat until you find one.

No matter the age of the child, the burden of figuring out next steps or worrying about what to do should fall on the parents, not the kid. Reassure your child that they are still safe and you love them very much. Make sure to offer them the space to share their feelings, including their worries, confusion or fears. Children need to feel like their worries are heard and acknowledged so that the worries don't stay in their minds and amplify.

Q: Should you share a lot of details about your dire financial situation?

Chaudhary: Parents should be honest, but kids don't need to know all the little details of which bills can and can't be paid, or how much stress the parents are under. The focus of the conversation with kids should be to share the high-level news of a job loss, explain what directly affects them and review some day-to-day changes that the family will face.

If budgets need to be tightened, parents should consider having a family meeting to share the changes so that the kids aren't caught off guard when there are less food-delivery nights from their favorite restaurant or certain activities are canceled. Managing expectations up front will help lessen disappointment later.

Q: What if the money is so tight that buying presents for the holidays is just out of the question without incurring debt?

Chaudhary: If money is extremely tight, parents should consider sharing with their kids that the holidays might look a little different this year than in previous years. Explain that it might look different from their friends' holidays, too, and that that's OK, because every family is going through something different.

It's a great time to focus on forms of giving that are thoughtful but don't cost much, like a family drawing night, cooking meals together, writing each other stories or making each other a coupon book of things you'll do for one another. Just because you don't have money doesn't mean you can't give or celebrate the holidays in a meaningful way that your child will cherish and remember through their adult life.

Q: What if the family is facing eviction? How do you prepare children for the loss of their home?

Chaudhary: A child needs to feel safe, loved and secure. Find a way to remind them that it's OK to be scared or sad, but that you're going to find a way to protect them and that you will get through it together.

Q: What should you do if your children start acting out because of the change in the family's financial situation?

Chaudhary: If your child starts acting out because of the change in the family's financial situation, try to acknowledge how frustrating it must be to be in their shoes, while gently reminding them that you wish things weren't the way they were. A small dose of empathy can go a long way.

Readers can write to Michelle Singletary c/o The Washington Post, 1301 K St. NW, Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com.

Ask the Fool

Rebalancing and REITs

Q Can you explain portfolio rebalancing? *— R.W., Laramie, Wyoming*

A It's when you adjust the percentage of your portfolio invested in asset classes such as stocks, bonds and cash. Imagine that you start with a desired portfolio mix of 80% stocks and 20% bonds. Over a year or two, if some stocks grow briskly, you might end up 90% in stocks and 10% in bonds. If so, you might sell some stocks and buy some bonds.

You can also rebalance within an asset class. If one of a dozen stocks you own shoots up tenfold over a year or two, it will represent a big chunk of your portfolio. To rebalance, you might sell some of its shares and buy other shares in order to have fewer eggs in that one basket.

***

Q What does REIT mean? *— D.L., Washington, Pennsylvania*

A It stands for "real estate investment trust." REITs are companies that let you invest in real estate without buying any actual properties. Instead, you just invest in one or more REITs, which own (or finance) properties that produce income, often in categories such as offices, apartments, shopping centers, data centers, warehouses, medical facilities — even cellphone towers or timberlands. (Most REITs own real estate, but there are also mortgage REITs, which are very different: They finance real estate and collect income from interest instead of rent.)

REIT shareholders enjoy diversification across many properties — and also often receive significant dividend income, because REITs must pay out at least 90% of their taxable income to shareholders. REITs generally trade like regular stocks on stock exchanges; those listed that way own more than $2 trillion worth of U.S. assets. Learn more at **REIT.com**.

Want more information about stocks? Send us an email to foolnews@fool.com.

The Motley Fool®

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Fool's School

Digging Out From Debt

It can be extremely stressful to carry a heavy debt burden — especially if it has a high interest rate, such as credit card debt. Such debt can keep you from reaching your financial goals, like saving for a down payment on a home or for a comfortable retirement.

While it might seem impossible to pay off all that debt, it can be done — and the sooner, the better. Here are some tips:

• Start by not adding more debt to your load. Perhaps leave your credit cards at home. Avoid getting new cards, unless you find a good balance-transfer card, such as one that lets you transfer debt at a 0% interest rate for a year or more. Learn more about balance transfer cards at **TheAscent.com**. (Oh, and opt out of getting preapproved credit card offers in the mail by calling 888-567-8688, or by visiting **OptOutPrescreen.com**.)

• Call your credit card issuer(s) and try to negotiate a significantly lower interest rate. Many people have had success with this! You might point out that you've been a loyal customer, and that you can take your business elsewhere. Some cards hike your interest rate up to 25% or more if you're late paying bills; that's a debilitating rate, and you should aim to lower it or move on.

• Always pay at least the minimum amount due — and try to pay much more. The faster you pay off your debt to credit card companies, the less interest you'll pay.

• Pay off your highest-interest-rate debt first, as that will save you the most in interest. (Some people recommend paying off your smallest debts first, to be rid of them, but that costs more.)

• Check out our online community of people paying down debt and supporting each other through the process: Visit the "Credit Cards and Consumer Debt" discussion board at **Boards.Fool.com**. Some people there have paid off debts topping $100,000. It can be done!

My Dumbest Investment

Roasted

My dumbest investment was buying into Luckin Coffee. I will never buy another Chinese stock. *— H.T., online*

The Fool Responds: Luckin Coffee, a Chinese startup, took its stock public in May 2019 at $17 per share; in January 2020, those shares topped $50 apiece. The company, started in 2017, had quickly established more than 2,000 locations and become the No. 2 coffee chain in China, behind Starbucks. That got the interest of many investors, who grabbed shares in expectation of further growth, sending the price up. What happened?

Well, the company was rocked by scandal and its shares were delisted, recently trading over the counter for less than $5 apiece. In April 2020, the company announced an internal audit, indicating that some of its management may have engaged in fraud, inflating the company's revenue. That news initially sent shares plunging by 80%.

You needn't avoid all Chinese stocks, but take some lessons from this experience. For one thing, if a company's growth seems too good to be true, don't trust it blindly. And do be careful with foreign stocks, because some countries require much less disclosure from publicly traded companies than the U.S. does, and their audits are often not as thorough. Some countries' accounting standards are not as reliable, either. Foreign stocks offer diversification, which is good, but tread carefully.

The Motley Fool Take

Faster-Growing Nasdaq Stocks

Many people eager to benefit from the big stocks listed on the Nasdaq stock market invest in an exchange-traded fund (ETF) called Invesco QQQ Trust (QQQ), which owns shares of the 100 biggest companies there. But one-third of that fund's assets were recently in just three stocks — Apple, Amazon.com and Microsoft — and its top eight stocks made up just over half. That kind of concentration isn't ideal for investors who hope to profit from smaller and potentially faster-growing companies in the Nasdaq.

For those folks, there's a relatively new ETF: the Nasdaq Next Gen 100 (QQQJ). It focuses on the next 100 biggest Nasdaq companies, including many popular stocks that don't have trillion-dollar market values.

The fund's top holdings include Atlassian, Marvell Technology Group, Okta, The Trade Desk, Roku, Old Dominion Freight Line, Liberty Broadband, Fortinet, Zscaler, Coupa Software and Garmin. As of this writing, none made up as much as 3% of the ETF's overall value. Almost half of the fund is invested in technology, with health care, communication services and consumer stocks getting most of the remainder.

Take a closer look at this fund to see if its holdings are companies you'd like to own, and if you expect them to grow in value over time.

Name That Company

I trace my roots back to 1937, when three men and two women founded me in Baltimore, aiming to invest money strategically and serve their clients with integrity. Today, I'm a major financial-services company, with $1.3 trillion recently under management. The bighorn sheep is my mascot. With more than 7,000 people – including over 700 investment professionals – serving clients and shareholders in 51 countries, I offer everything from mutual funds to college savings and retirement accounts. From August 2010 to August 2020, my stock roughly tripled. I've made multiple lists of best places to work and most admired companies. Who am I?

Think you know the answer? We'll announce it in next week's edition.

LAST WEEK'S TRIVIA ANSWER

I trace my roots back to 1901, when Lynde Bradley invented the compression rheostat: a way to control the speed of electric motors. He teamed up with Stanton Allen in 1903, forming me. World War I contracts and the spread of radio helped me grow in my early years. My products were used in World War II in walkie-talkies, radar and fighter planes, and they served in the early UNIVAC computer and in NASA's space shuttles. Today, based in Milwaukee, my market value was recently near $28 billion. I'm a leader in industrial automation and digital transformation, employing about 23,000 people. Who am I? (Answer: Rockwell Automation)

Want to Invest? Email us at foolnews@fool.com, and we'll send you some tips to start investing. Sorry, we can't provide individual financial advice.

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When to donate rewards to charity and when to give cash

By ERIN HURD
NerdWallet

If you're looking to give to charity this holiday season but don't want to dip into your bank account, donating unused credit card rewards, hotel points and airline miles can be a helpful alternative. In some cases the charity can use the rewards for travel needs, and in other cases, the issuer can convert them to cash for the charity.

And nonprofits' needs are skyrocketing amid the COVID-19 pandemic. A July 2020 analysis by Candid, a group that provides information about nonprofits, found that more than one-third of them may be forced to shutter as a result of the twin crises of the pandemic and recession.

Here are times it can make sense to donate from your credit card rewards stash and times when it's not the best idea.

When donating points works well

1. When you (and the charity) will get good value for the points

Sometimes point values are diminished if you donate them. Other times, it's a fair or even superior value.

Citi lets eligible cardholders donate ThankYou points to a handful of charities at a value of 1 cent each. That's the baseline value you'd want for travel redemption, and it's a better value than redeeming for cash back.

Those who hold eligible Chase credit cards can redeem their points for statement credits to cover donations to about a dozen charities, again at a rate that's higher than the penny-per-point value for cash back.

There are third-party options, too. Miles4Migrants, a charity that uses donated miles to help people affected by disasters, works to get full value for gifted rewards. "We have a team of expert award bookers search for flights and give that information to the donator, who books the flight directly for the person in need," marketing manager Cat Cooke said.

2. When the charity gets a kicker

Through Dec. 1, 2020 (aka "Giving Tuesday"), American Express is offering a 10x match when you donate points to Feeding America. Discover lets cardholders donate rewards to several charities and contributes an extra $25,000 to one that receives the most donations annually.

United Airlines' Miles on a Mission platform runs periodic campaigns to support nonprofits. The company will roll out a new initiative starting Dec. 1 with a match limit of 125,000 miles per charity.

3. When your supply outpaces your demand

Points and miles don't earn interest and can be devalued. If you're sitting on more points than you'll use in the next two years, donating them may make sense.

Derrick Dye, an attorney and blogger at Travel-on-Points, earns millions of miles a year and strives to donate 10 percent of them, even if it's not for outsize value.

"My wife and I feel strongly about supporting our nation's veterans, and donating our Southwest Airlines points to the Honor Flight Network is an easy way for us to give back," Dye said.

When donating points isn't ideal

1. When your points lose significant value

Many loyalty programs don't disclose how many dollars a charity will receive for your points or miles donation. But often it won't be the same value you could expect if you used them for travel.

Marriott, for instance, offers a robust list of charities to which you can donate Bonvoy points – from as few as 2,500 points for a $10 donation, up to 125,000 points for a $500 donation. That's a value of 0.4 cent per point, but you can more than double that if you use them for travel.

2. If you can donate cash rewards instead

Some cards may give you an option to earn rewards as points or cash back. And while points can sometimes offer a fair or excellent value when donated, cash back remains the most flexible reward of all.

You can give that money to any number of charities, not just ones that partner with the card issuer. Plus, you might reap tax benefits this way.

Because the IRS generally views credit card rewards as rebates and not income, donations of points and miles aren't eligible write-offs – but monetary donations could be. If you redeem rewards for cash back and then donate that directly to a charity, you're giving money, not points.

3. If you have alternative 'found funds'

Another way to avoid tapping into your bank account or your rewards stash is to donate "cash equivalents." One example: unused gift card balances that may be floating around your desk.

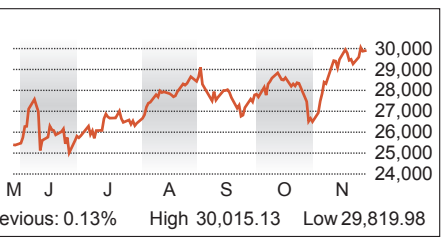
Charity Choice, a nonprofit that lets users send gift cards to more than 1,000 different charities, also accepts unused balances on existing retail and restaurant gift cards.

"There's been an avalanche of interest in people donating gift cards, and buying charitable gift cards for their friends and clients," Charity Choice co-founder Daniel Goodman said.

You'll receive a tax receipt for the full value of the gift card you donate.

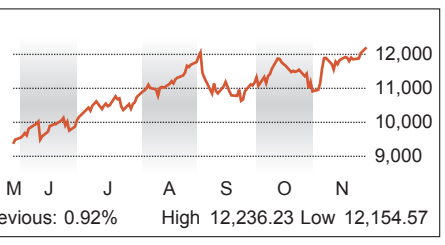
MARKETS

Nov. 27, 2020
Dow Jones industrials
37.90
29,910.37



Pct. change from previous: 0.13% High 30,015.13 Low 29,819.98

Nov. 27, 2020
Nasdaq composite
111.44
12,205.85



Pct. change from previous: 0.92% High 12,236.23 Low 12,154.57

Amer Elec Power AEP
$84.92 **-.45 -.5%**
▼ **4-wk.** -5.6% ▼ **YTD** -10.1%

Whirlpool WHR
$200.96 **+.84 +.4%**
▲ **4-wk.** +8.7% ▲ **YTD** +36.2%

LocalStocks

NAME	TICKER	52-WK RANGE LO	HI	◇CLOSE	CHG	%CHG	WK	MO	QTR
AT&T Inc	T	26.08	39.55	29.03	+.04	+0.1	▲	▲	▲
AEP	AEP	65.14	104.97	84.92	-.45	-0.5	▲	▼	▲
Apple Inc s	AAPL	53.15	137.98	116.59	+.56	+0.5	▼	▲	▲
AutoZone	AZO	684.91	1274.41	1119.24	-10.36	-0.9	▲	▼	▼
BP PLC	BP	14.74	40.08	21.10	-.31	-1.4	▲	▲	▲
CMS Eng	CMS	46.03	69.12	61.98	-.72	-1.1	▲	▼	▲
CocaCola	KO	36.27	60.07	52.70	-.23	-0.4	▲	▲	▲
Comcast	CMCSA	31.71	52.49	51.75	-.05	-0.1	▲	▲	▲
Deere	DE	106.14	265.87	261.95	+5.52	+2.2	▲	▲	▲
Disney	DIS	79.07	153.41	147.13	-1.96	-1.3	▲	▲	▲
DollarTree	DLTR	60.20	113.35	109.90	-1.83	-1.6	▲	▲	▲
ExxonMbl	XOM	30.11	71.37	40.19	-.62	-1.5	▲	▲	▲
FifthThird	FITB	11.10	31.64	26.28	-.40	-1.5	▲	▲	▲
1stSource	SRCE	26.07	53.42	39.16	-.59	-1.5	▲	▲	▲
FordM	F	3.96	9.58	9.09	+.01	+0.1	▲	▲	▲
GenElec	GE	5.48	13.26	10.40	-.10	-1.0	▲	▲	▲
HomeDp	HD	140.63	292.95	275.99	+2.03	+0.7	▲	▲	▼
HorizBcp	HBNC	7.42	19.48	15.08	-.17	-1.1	▲	▲	▲
HuntBncsh	HBAN	6.82	15.63	12.46	-.23	-1.8	▲	▲	▲
IDEX	IEX	104.56	199.50	192.36	+.69	+0.4	▼	▲	▲
IBM	IBM	90.56	158.75	124.35	+.15	+0.1	▲	▲	▲
JPMorgCh	JPM	76.91	141.10	121.22	-.81	-0.7	▲	▲	▲
JohnJn	JNJ	109.16	157.00	144.00	+.32	+0.2	▼	▲	▼
Lowes	LOW	60.00	180.67	154.67	-.21	-0.1	▲	▼	▼
McDnlds	MCD	124.23	231.91	218.33	-1.01	-0.5	▲	▲	▼
Microsoft	MSFT	132.52	232.86	215.23	+1.36	+0.6	▲	▲	▲
MillerHer	MLHR	14.39	49.88	37.56	-.17	-0.5	▲	▲	▲
Perrigo	PRGO	40.01	63.86	48.03	+.10	+0.2	▲	▲	▲
Pfizer	PFE	27.88	41.99	37.23	+.70	+1.9	▲	▲	▲
ProctGam	PG	94.34	146.92	138.61	-.07	-0.1	▼	▲	▼
RepubSvc	RSG	65.37	103.79	97.04	-.40	-0.4	▼	▲	▲
Steelcse	SCS	7.02	23.02	12.84	-.06	-0.5	▲	▲	▲
Stryker	SYK	124.54	242.51	232.81	-.91	-0.4	▬	▲	▲
TCF Finl	TCF	16.96	47.46	35.36	-.63	-1.8	▲	▲	▲
Target	TGT	90.17	180.48	179.77	-.05	...	▲	▲	▲
TractSupp	TSCO	63.89	157.07	139.37	+5.47	+4.1	▲	▲	▼
UPS B	UPS	82.00	178.01	168.89	-1.61	-0.9	▲	▲	▲
VerizonCm	VZ	48.84	62.22	60.58	+.17	+0.3	▲	▲	▲
WEC Engy	WEC	68.01	109.53	95.74	-.26	-0.3	▼	▼	▼
WalMart	WMT	102.00	153.40	151.60	-.23	-0.2	▲	▲	▲
WalgBoots	WBA	33.36	61.05	39.00	-.07	-0.2	▲	▲	▲
Wendys Co	WEN	6.82	24.91	22.15	-.02	-0.1	▼	▲	▼
Whrlpl	WHR	64.00	207.30	200.96	+.84	+0.4	▲	▲	▲
Worthgtn	WOR	19.28	56.43	53.67	+.60	+1.1	▲	▲	▲
XPO Logis	XPO	38.47	109.83	105.82	+.40	+0.4	▲	▲	▲

PRODUCE PRICES

The following fruit prices were recorded on the Chicago Terminal Market on Wednesday. Prices are not net to the growers as freight and selling fees have not been deducted. These prices were provided by the USDA Market News Branch office in Chicago.

APPLES: Cartons tray pack of Washington Extra Fancy 72s Red Delicious sold steady from mostly $26.50-28, Golden Delicious sold from $26-28, Fuji brought $32-34, Pink Lady sold for $35, Gala sold for $34 while fine appearance offerings sold for $39-40, and 72 size Honeycrisp sold for $58. Cartons of 12 3-pound film bags of Washington WA Extra Fancy 2 1/2-inch minimum Red Delicious sold for $23-24, while Golden Delicious sold for $26-27, and Gala brought $25-26, while bushel cartons of 3-inch up Michigan Gala, Golden Delicious and Jonagold sold for $20.

ASPARAGUS: 11-pound cartons/crates bunched from Peru standard size sold slightly lower from mostly $22-23, while white large offerings sold steady for $28.50.

BEANS: Bushel cartons/crates of round green type hand-picked offerings from Mexico sold for $49.50.

BERRIES: Flats of 12 1-pint cups with lids of medium-large size from Peru sold lower for $20, with fine appearance offerings from Mexico sold slightly higher for $28-28.50, with fine appearance offerings $35-36. No organic offerings. Strawberries in flats of 12 1-pound containers medium-large size from Mexico sold for $30-30.50, with fine appearance offerings $35-36. Organic offerings of small-medium size berries of fine appearance from California sold lower for $24.

BROCCOLI: Cartons of 14 bunches from California sold lower for $32, with organic offerings higher for $50.50-52.50.

CABBAGE: 50-pound cartons of round green medium from New Jersey sold for $16.50, with medium red offerings from Quebec brought $26.

CAULIFLOWER: Cartons of 12 film wrapped heads from California sold much higher from mostly $46-48, with organic offerings higher from $44.50-46.

CORN: Wirebound crates of four dozen Georgia bi-color sold for $14-16, with yellow offerings $16.

CRANBERRIES: Cartons of 24 12-ounce packages of offerings from Wisconsin sold from mostly $31-32.

CUCUMBERS: 1-1/9-bushel cartons from Mexico of medium size sold higher for $28-30, while select offerings brought mostly $21-22 and large sold higher for $26-28, while carton 24s sold higher for mostly $12-13. Pickles of 200-300 size from Mexico sold for $33.

EGGPLANT: 1 1/9-bushel cartons of medium size from Florida sold for mostly $14.50-15.

LETTUCE: Cartons film wrapped 24 heads of iceberg lettuce from California sold lower for $32-34, with organic offerings lower for $49.

ORANGES: Cartons of 10 4-pound film bags of California 72 size valencia juice oranges sold for $28-29.

PEPPERS: 1-1/9-bushel cartons of Florida green jumbo, extra-large qnd large sold for $24, with choppers $16. Large size anaheim peppers from North Carolina sold for $25-26, with extra-large serranos $28, medium-large cubanelles sold for $32, hungarian wax peppers sold lower from mostly $22, and extra-large serranos sold for $28, with extra-large size jalapenos from Florida brought $29 and long hots sold for $34.

SQUASH: 4/7-bushel cartons of small-medium zucchini from Mexico sold higher for $18, with medium $16.50-18, while yellow straightneck small-medium sold much higher for mostly $26-27, with mediums $24-25. 40-pound cartons of large size acorn and butternut from Michigan sold higher for mostly $19-21, with spaghetti $19-20.

TOMATOES: 25-pound cartons loose vine-ripe offerings from Florida of 5x6 size sold for $26-28, with cartons 2-layer offerings of vine ripes from Mexico of 4x5 size sold higher for $32. Cartons of 12 1-pint baskets of cherry type light red-red medium size from Florida sold higher for $8, while cartons of 12 10.5-ounce containers with lids of grape type from Mexico sold from $12-14. Plum tomatoes packed in 25-pound cartons loose of extra-large size from Mexico sold from $22-24.

LOCAL GRAIN

As of Tuesday, Nov. 24 Prices are per pound.
High yielding choice & prime .94 cents – .96 cents
Choice steers & heifers ..96 cents – $1.02 cents
Utility cows .....48 cents – .64 cents
Canner & cutter cows .....38 cents – .52 cents
Bulls .....60 cents – .80 cents
Top bull calve .....60 cents – $1.00 cents
Hay .....$3.80 – $10.00 per bale
Straw ..... $3.20 – $4.80
For information, call 792-2296 or fax 792-8055.

Paula Bronstein / AP

Workers throw bundled Christmas trees in a pile ready to be loaded onto trucks at McKenzie Farms on Nov. 20 in Oregon City, Ore.

Many turn to real Christmas trees as bright spot amid virus

By GILLIAN FLACCUS
Associated Press

PORTLAND, Ore. — Ani Sirois, a respiratory nurse, has spent months caring for coronavirus patients at a Portland, Oregon, hospital, and she's only getting busier as infections – and hospitalizations – surge before the holidays.

But on a recent sunny day, COVID-19 seemed far away as she, her husband and their 2-year-old daughter roamed a Christmas tree farm in search of the perfect evergreen for a holiday season unlike any other. The family was tree-shopping nearly a week before Thanksgiving and, for the first time, they were picking their own tree instead of buying a pre-cut one.

"It's nice to have home be a separate safe space away from the hospital, and whether we can have a gathering with family or not, I know we'll have our own little tree with the purple lights, and that'll be something small to look forward to," she said.

The real Christmas tree industry, which has been battling increased interest in artificial trees, is glad to see that more Americans appear to be flocking to fresh-cut evergreens this season, seeking a bright spot amid the virus's worsening toll.

It's early in the season, but both wholesale tree farmers and small cut-your-own lots are reporting strong demand, with many opening well before Thanksgiving. Businesses say they are seeing more people and earlier than ever.

At some pick-your-own-tree farms, for example, customers sneaked in well before Thanksgiving to tag the perfect tree to cut down once the business opened. As demand surges, big box stores are seeking fresh trees up to a week earlier than last year, and Walmart is offering free home delivery for the first time.

"The season is running approximately six to seven days ahead of what we've seen in the past. We've never seen the demand like we've had this year," said McKenzie Cook, who ships between 1.8 million and 2 million trees a year combined from McKenzie Farms in Oregon and Happy Holiday Christmas Trees in North Carolina.

A number of reasons are driving the uptick in interest. More Americans are staying home for the holidays amid pandemic restrictions and are realizing that for the first time in years – or maybe ever – they will be home to water a fresh-cut tree. With holiday parades and festivals canceled, stir-crazy families also are looking for a safe way to create special memories.

Plus, fresh-cut Christmas trees are largely displayed outside, where there's a lower risk of viral spread, said Marsha Gray, executive director of the Christmas Tree Promotion Board.

The national organization says industry research tells them many people who put up an artificial tree last year plan to buy a real tree this year, and most are citing the pandemic as the reason.

"Yes, it's a product, it's a decoration that you put in your home, but getting a real tree involves the choosing, the hunting for it, the family outing. It really is a memory maker, it's a day you spend together, and it really becomes much bigger than the tree itself," Gray said. "It's really making family memories and people really seem to gravitate to that right now."

The growing interest in real trees comes after the industry has struggled to attract new, younger customers in recent years as more Americans buy artificial trees.

NEW IN BUSINESS

Four Winds debuts new eatery

NEW BUFFALO — The Pokagon Band of Potawatomi and its Four Winds Casinos opened the Kankakee Grille at Four Winds New Buffalo on Nov. 20.

The Kankakee Grille features a menu of hearth-baked pizzas, soups and salads, and hometown favorites along with craft beers and specialty cocktails.

The Kankakee Live stage will offer a variety of live music and entertainment, with the full schedule available on the Four Winds Casinos website.

The Kankakee Grille also features outdoor seating and access to the Four Winds New Buffalo pool bar. It is in the same location as the Hard Rock Cafe, which closed in October.

Local KOA owners receive award

BENTON HARBOR — Kampgrounds of America has named Mark and Karla Lemoine, owners of the Coloma-St. Joseph KOA, the 2021 Rising Star Award recipients during its annual convention that was held virtually.

According to KOA, the award has been given annually since 2000 to franchisees that display an inner drive to succeed from the beginning of their KOA experience.

The Lemoines are the first KOA in Michigan to receive this honor.

BUSINESS PEOPLE

B&L Systems adds to staff

BRIDGMAN — B&L Information Systems has made additions in two of its departments.

Nick Goodman joined the administration team as an accountant. He will focus on ensuring the accuracy of important business reports, as well as analyzing, collecting, compiling and evaluating financial data.

Goodman is an Alma College graduate with a bachelor's degree in finance. He received his MBA from Northwood University.

Also, Shelby Lentz joined B&L's business development department as the marketing specialist. She will focus on the marketing plan of the company by collaborating with creative teams, internal stakeholders and external agencies.

Lentz holds a bachelor's degree from Western Michigan University in public relations.

Creating a social media policy for your small business

Social media in the workplace is a huge gray area for employers.

Putting guardrails around social media use has been a growing challenge as these platforms have become a central part of our lives – and our work.

Social media use in the workplace was once simply a concern over time management. Could you trust your employees to get work done with the distraction of Facebook notifications popping up on their phones throughout the day? Today, there's another layer of complexity as more and more professionals use and rely on social media to do their jobs.

Even more, many businesses now rely on their employee's social media content to promote the company and drive customer awareness.

If you haven't already, consider creating a social media policy for your small business. A written policy will help you clarify the gray area into a more black and white set of social media usage expectations that support and protect not only your business, but your employees as well.

Create a social media policy that clearly states the do's and don'ts of social media use related to your business.

There's a lot to consider when deciding what goes into your social media policy and how to find a balance between the legal rights of the employees, your rights as an employer and the general wellbeing of your entire team.

Consider these tips as you set out to create a social media policy for your business.

Tip No. 1: Recognize that your employees have rights

Protecting your company from the financial impacts of lost time and reputation damage by restricting social media usage and certain types of content can begin to infringe on your employee's right to freedom of speech and other rights. Do your homework to understand your employees' rights and your rights as an owner before you draw up your social policy.

SCORE™

This column is provided by SCORE, an organization dedicated to helping small businesses start, grow and succeed. The local SCORE chapter provide free and confidential mentoring in management, accounting, marketing and business plan preparation.

The National Labor Relations Board is a great resource for learning the details of the National Labor Relations Act and its protection of an employee's freedom of speech.

Tip No. 2: Be clear on your expectations about social use in the workplace

You need to be upfront with your team about their use of social media during work hours. And, those stipulations need to be spelled out clearly in your policy. If you feel that it's in the best interest of the company to limit social media use to breaks or the lunch hour, then that goes in the policy as a line item. Be specific so there's no confusion.

Tip No. 3: Talk to your employees before they endorse your product on social

There's a fine line between employees rallying behind your brand with positive social posts and coming across as endorsing or promoting a product to an unknowing audience. The Federal Trade Commission's Endorsement Guide details specific rules to prevent paid company endorsements as a way to protect consumers.

Employees who use their social accounts to promote your product without disclosing that they work for your business put themselves – and your company – at serious risk. Take your lead from the FTC's guidelines and make sure this is clearly spelled out in your social policy.

Tip No. 4: Create a policy for general employees and social media managers

Your policy needs to account for the actions of employees tasked with managing your business' social media accounts. This can include posting and sharing content and commenting on your behalf.

Create a separate policy for these members of your team, or create an addendum to your policy that details the guidelines for posting, including a social strategy and plan for the business. Whichever you choose, make sure your expectations are clearly documented and communicated.

Tip No. 5: Discuss your social media policy openly with all employees

Documentation is important, but openly communicating your expectations is the secret to the success of your social media policy. Discuss the policy with your employees and welcome their feedback.

Before you add your social media policy to your employee handbook, run it by a group of advisors.

Your social media policy, like any other business policy, has a legal impact on your business and should be run past your attorney before being implemented. It's also a good idea to consult a Human Resources professional to make sure you've thought through every aspect of how social media could impact your business.

Another smart source of guidance is your SCORE mentor. A SCORE mentor can support you as you draft your policy and connect you with a small business attorney and HR consultant who can help you put the best policy in place for your small business.

hp OUTDOORS

Technology is great – when it works

Maintaining my outdoor gear was becoming second nature.

Or so I thought.

In early November, I ended up paddling my electric motor-powered 13 1/2-footer. Then last Sunday I paddled my Predator PDL, normally powered by pedaling, to turn its propeller.

Dave Mull

Mainstream Tackle & Outdoors sponsored The Gator Grab, a tournament held the first Saturday in November on Gull Lake wherein contestants attempt to catch, measure and release two long northern pike.

It was glassy-surface calm when we headed to our spots from the ramp, and I motored directly across this 2,030-acre lake. I ran the electric trolling motor wide open on my almost new Old Town Sportsman Autopilot 136. It zipped along at a heady 4 mph. (Yeah, electric-powered kayaks don't go real fast.)

About halfway across, I decided to toss out a lure and troll the rest of the way to my starting spot – you never know where big pike might suspend over Gull's deep basin. So I backed off the speed and let out line so the crankbait would trail about 150 feet behind. Except the line didn't pay out from the reel. I was dead in the water.

Just then my bud Jeff Gilliland called to tell me he'd already caught a pike, which was remarkable to him because in the many bass boat tournaments he'd fished on Gull Lake, he'd never caught a pike.

Photo provided / Dave Mull

Dave Mull's Autopilot 136 was in full working order last summer, but a nightmare to paddle in high winds when Mull accidentally broke the motor connection.

Jeff's luck would continue and he'd catch three more pike, including a 33 1/2-incher, and win the contest with 56 inches for his biggest two.

We only had seven anglers in the tournament and besides Jeff, only Brian Stieber of Kalamazoo would catch a pike. He finished second with a 22-incher.

I caught a 13-inch bass that was leading for the big bass pot until Kevin Hopson, up from Indiana, caught a 15-incher with 20 minutes left in the contest. Had my 13-incher held up, I'd have won the $35 big bass pot, which would have covered my entry fees.

I think my excuse for a subpar performance was fairly sound. I had to try and paddle a battleship in a gale. My Autopilot 136 kayak is 13 feet, 6 inches long, 37 inches wide and, with my gear and a deep-cycle battery, weighs about 210 pounds. That's big and heavy for a kayak.

By the time I'd paddled the rest of the way across the lake, the wind had come up strong from the south, pushing me constantly towards the north end. At first this was helpful, as it pushed me slowly across an underwater point where I caught that 13-inch largemouth.

But by the time I got all the way north, the wind and waves wanted to push me onto shore. I'd paddle for all I was worth for five minutes to get over weed beds near the drop off, take two or three casts and then repeat the process.

I didn't have an anchor in the boat because the Autopilot motor features a "spot lock" feature.

By touching a button, the motor uses its built-in GPS to keep you in that spot. It's marvelous technology – when you haven't broken the connection, as it turned out I had.

I quit the tournament an hour before its official end and put my kayak on the trailer. It turned out that I had snapped the two posts on the motor's plug off in the outlet that connects to the battery. I remember pulling the motor out of the motor well not realizing that it was still plugged in. Not a smart move.

Last Sunday, Autopilot still not fixed, I took my Predator PDL to Sherman Lake near Richland for an afternoon of casual bass fishing with my friend Zach Heiden. (Fishing with a buddy is always preferable when the water is cold and you're in a kayak.)

This time, I got all ready to go and discovered the drive was completely locked – the pedals wouldn't move at all. I'd lended that kayak to a friend over the summer and I have no idea what happened to the drive, which had performed flawlessly for the three years I've owned it.

This time, my Humminbird fish finder didn't work, either, a problem for sure caused by me.

Apparently the power cord had gotten wet and maybe been in contact with a salty soft plastic lure I'd used and left in the boat. One post was corroded into oblivion.

So I had to paddle that boat all afternoon, which actually is pretty easy as it's much lighter than the AP 136 and I could leave the drive in the truck and save weight.

So it's obvious I must be more careful when disconnecting things and brutally reassess my maintenance duties on my little fleet of kayaks. Paddling is the way kayaks were meant to be propelled, but if you have an electric or leg-powered drive system, it's worth making sure they work.

Outdoors columnist Dave Mull lives in Kalamazoo. Write to him at dave.sportfish.mull@gmail.com.

Sarett Nature Center

Annual Audubon Christmas bird count: 8 a.m. Dec. 31. Volunteers are needed to count birds for this event. Call 927-4832 to register. Areas will be divided up so small groups can cover an area in a reasonable amount of time.

Watervliet Rod & Gun Club

CPL classes: The Watervliet Rod and Gun Club is offering concealed pistol license classes.

February: Register from 6-7 p.m. Feb. 2. Classes are from 6-10 p.m. Feb. 4 and from 8 a.m.-6 p.m. Feb. 6. For more information, call 470-9191 or 468-3837.

Harbor Country Hikers

Zoom presentation: 7 p.m. Dec. 3. The presenter is Wendy Jones, a naturalist who has lived in the area since 1991 and has worked at Fernwood. She explores some of the amazing strategies that animals and plants have developed over time to survive winter in Michigan. The techniques include long migrations, months of hibernation and unique ways to cope with the harsh conditions. For more information, go to harborcountryhikers.com.

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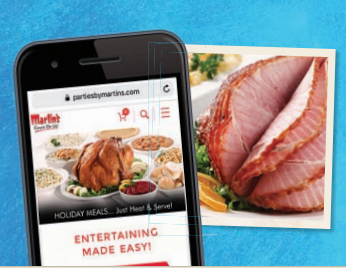

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A Herald-Palladium Gift Guide

Shop small (and local) from home this holiday

Andy Steinke

The gift-giving season is officially upon us, which means we're all on the hunt for that perfect gift once again.

2020, however, has made this holiday shopping season a unique one. Stores have lengthened their traditional Black Friday sales to last all week, or all month, encouraging shoppers to get going earlier than ever.

According to the National Retail Federation, 59 percent of holiday shoppers had already started making purchases as of early this month with 42 percent of shoppers saying they've started their holiday shopping earlier this year than they usually do.

The retail trade association expects online and non-store holiday sales to increase by 20 to 30 percent over last year.

It's easy to understand why online sales will be important this year, as COVID-19 cases continue to spike in Berrien County. But what about local sellers? What about Small Business Saturday?

Well, what if I told you, you could support small businesses run by Southwest Michigan residents without even leaving your couch?

Today, I bring to you 12 locally owned shops that feature a wide variety of goods. Most of them don't even have brick-and-mortar locations, so the only place to find them is online.

Whether you're looking for beauty products or music ephemera or housewares or jewelry or trinkets for stockings, these shops offer a little bit of everything.

You won't have to leave home, and you can feel good about supporting a local small business owner.

Andy Steinke is features editor at The Herald-Palladium. Email him at asteinke @TheHP.com, or follow him on Twitter @DecodingDadhood.

Lykastore

Shop owner: Doug Corella of St. Joseph
Find it online: www.etsy.com/shop/LykaStore
Age of shop: 5 years
About the shop: "I'm an obsessor of repurposed materials. I started my Etsy shop in 2015, repurposing album covers into custom 8.5-by-11-inch notebooks. Customers can choose from a variety of covers, including country, rock and pop from the 1960s, '70s and '80s, jazz, movies, TV, soundtracks, musicals, R&B and much more."
One item to buy: Many to chose from; most notebooks are $14.99
Why it's a great gift: "There's something for everyone. I have many items not listed on Etsy, too."
Perks for local buyers: Coupon codes available; save on shipping by picking up your purchase in person
Last words: "I've always been active in the arts throughout my lifetime. In the '90s, I was the keyboardist/percussionist for the Michigan band The Verve Pipe. Following my departure from the band in 2008, my career brought me to teaching music in Chicago Public Schools as well as being the entertainment manager at Four Winds Casino. I'm a native Michigander and am enjoying living on Michigan's west side."

Wise Oak Soapery

Shop owner: Kara Vogt of Stevensville
Find it online: www.wiseoaksoapery.com
Age of shop: 1 1/2 years
About the shop: "I started Wise Oak Soapery after I was unable to find skin care products that did not irritate my son's eczema-laden skin. I wanted to offer natural, non-toxic products that work with the natural skin barriers and not against them. I started with soap and balms and have been adding new products often."
One item to buy: Four-bar soap basket, $42
Why it's a great gift: "People like them because they can try a variety of soaps, and it arrives ready to gift."
Perks for local buyers: Delivery available
Last words: "I take pride in what I am able to offer and always do my best to meet the needs of my customers and therefore offer custom requests."

Tinker Treasures

Shop owner: Lisa Chambers of Lincoln Township
Find it online: www.tinkertreasures.com
Age of shop: 4 1/2 years
About the shop: "I carry handmade and carefully curated collections of 1:12 scale dollhouse and fairy garden miniatures. Everything from tiny realistic foods, such as pies or cotton candy, to mythical figurines, such as mermaids and dragons. I initially owned an event planning company ... but when my father became ill, I became his caregiver until he passed in August 2015. I moved to the country with family in order to get on my feet when I discovered the concept of fairy gardening while helping my mother tend to a half-acre garden. I actually happened upon a craft tutorial on how to make a fairy bench using dried twigs while looking for something else garden related, and thought it was really amazing. ... Having little money to work with, I started out gathering and selling acorns and pine cones as well as creating fairy furniture out of twigs and other natural elements. I opened an Etsy store to sell them, and then that was how the story went."
One item to buy: Shop for items by season or theme; Christmas items range from $1.85 to $45

Why it's a great gift: "Miniatures are just fun and adorable, and people love to receive them as gifts. People create the most amazing things with my miniatures, including magical elf or tooth fairy displays for the kids, memorials for loved ones and pets, Advent boxes, terrarium decor, indoor or outdoor floral displays for special occasions, classroom projects, art projects for nursing homes, and even funny office gag gifts."
Perks for local buyers: Free shipping on orders of $50 or more; use coupon code HERALD20 for 20 percent off through Dec. 12

Radiant Landscapes Photography

Shop owner: Scott Johnson of South Haven
Find it online: www.etsy.com/shop/Radiant Landscapes
Age of shop: 9 months
About the shop: "I purchased a camera at the beginning of 2019. After about a year of casually shooting landscape photography photos, I decided to open an Etsy shop to sell some of my favorite shots over the last year. In my shop, I sell art prints on paper, canvas and metal of various sizes (5-by-7 to 24-by-36)."
One item to buy: 2021 calendar, $25
Why it's a great gift: "It has 12 of my most popular photos from 2020. It's a great gift to help decorate a loved one's office or home."
Perks for local buyers: Use coupon code SHOPLOCAL for 15 percent off
Last words: "There are lots of options. You can get photos in canvas, metal or paper of any size requested. All materials used are of the highest quality and make excellent gifts. I do custom pieces upon request. So if you want something specific, please ask."

M L Glass Designs

Shop owner: Melissa Lane of St. Joseph
Find it online: www.etsy.com/shop/mlglass designs
Find it in person: 210 Water St., Studio 11, Benton Harbor
Age of shop: 11 years
About the shop: "I've been doing fused glass for about 15 years. I got started in glass fusing by taking a simple class at our local art center, not having any idea what glass fusing even was. I just needed to get my creative juices flowing again after having kids. After just two classes, I started out at my home, but quickly outgrew the space and moved to the studio I'm in now. I make everything and anything fused glass. Jewelry, home decor, address signs and garden art, to name a few."
One item to buy: Melted sectional wine bottle dish, $23
Why it's a great gift: "These recycled wine bottles are unique, multi-use trays that are perfect for most anyone. Used in the kitchen as a spoon rest or to serve food at the holidays or as a catchall for keys and change. You can also use certain styles for succulent planters. Living in Southwestern Michigan's wine country, they are the perfect addition to any winery business or home."
Perks for local buyers: Free local pick up available at her studio

Wildwood Handicrafts

Shop owner: John Immel of Bridgman
Find it online: www.etsy.com/shop/WildwoodHandicrafts
Age of shop: About 12 years
About the shop: "I have always been surrounded by woodworking of some sort. My father was an excellent carpenter and woodcarver. I grew up in his garage where there was always a project in mid-flight. When my wife and I retired to the Bridgman area (from Chicago), I found myself searching for a useful hobby of some kind. For some unknown reason, turning wood caught my fancy. I've done a fair bit of woodworking in my life, but turning bowls seemed both challenging and rewarding, and completely new. Once I started, I quickly became addicted. The fact that I could find fallen wood in the surrounding forest or get storm-damaged trees from local arborists added a uniqueness to my end results that I loved."
One item to buy: Extra large walnut bowl with matching servers, $175
Why it's a great gift: "A handmade salad bowl seems to fit in any home, any style, any decor. A classic gift that virtually everyone appreciates and can find a use for."
Perks for local buyers: Shipping costs are minimal for 49106 residents, but are part of the purchase process
Last words: "I have always thought that visitors to the Lake Michigan shore or residents of the area could appreciate a handmade piece that comes from where they visited or live. I like to think of my work as 'art with a job to do.'"

Articles & Lavender Hippie

Shop owner: Jess Grissom of South Haven
Find it online: articlesboutique.com
Find it in person: 146 Butler St., Saugatuck
Age of shop: Articles (boutique) for 5 years, Lavender Hippie (soap business) for 8 years
About the shop: "In 2010, I was diagnosed with stage 4 lymphoma. After much research, I started making natural skin care products. In 2015, I opened a shop to sell my skin care products along with clothing, home decor, candles and gifts."
One item to buy: Waffle woven throw, $90
Why it's a great gift: "This cotton waffle woven throw is the perfect gift to snuggle up with during the upcoming winter months. It's beautiful in design, and soft to the touch."
Perks for local buyers: Flat rate shipping of $5; free delivery within 15 miles of Saugatuck or South Haven
Last words: "I'm a small shop owner with a true appreciation for my customers and community."

Four Black Paws

Shop owner: Sarah Hassenger of Benton Harbor
Find it online: www.4blackpaws.com
Age of shop: 10 years
About the shop: "I initially started making collars as I couldn't find anything cute and affordable for my black lab, Leila. After making some for her, I decided to put my designs out on Etsy, and things took off from there. I currently make dog collars and leads from cotton fabric, canvas and biothane (an amazing waterproof material that is super long lasting). I also carry a lot of other fun items for humans, including apparel, mugs, tumblers and vinyl stickers."
One item to buy: Biothane collar, $23.99
Why it's a great gift: "Biothane collars give your pup the gift of a no-stink collar. The biothane can also be combined with the canvas to make a really unique collar. An engraved name plate with contact information can be added for an additional fee. If you're looking to purchase for someone else and don't know their pup's neck size, e-gift certificates are available for

purchase and can be emailed straight to your recipient."
Perks for local buyers: Use coupon code SJLOCAL for 15 percent off; hoping to set up a pick-up location at a local brick-and-mortar business soon
Last words: "A portion of all proceeds are donated to rescues around the country."

Unsalted Studios

Shop owner: Bailey Gruss of St. Joseph
Find it online: www.etsy.com/shop/Unalted Studios
Age of shop: About 2 years
About the shop: "After my second spinal fusion surgery, I was placed on disability because I'm now unable to perform normal duties at a regular job on a daily basis. So to help pay the bills and feed my family, I started creating jewelry and artwork with all my beach glass that I've been collecting for 30 years."
One item to buy: Beach glass snowman, $20
Why it's a great gift: "I think this item makes a great gift idea because it's 'holiday neutral,' and who doesn't love cute little snowmen?"
Perks for local buyers: A small gift is included with each package as her thanks for ordering from a small business

Last words: "One last unique thing about my shop is that every piece of beach glass, stone or crinoid used was found along the coastline of Lake Michigan by either me, my husband or my son. Nothing is ever store bought."

Anika Designs

Shop owner: Anika Furlan of Coloma
Find it online: www.etsy.com/shop/Anika Designs
Age of shop: 8 years
About the shop: "I opened my Etsy shop in 2012. Before that, I did local shows for about five years. Since opening my Etsy shop, I have been making upcycled clothing for women. I get most of my materials at local thrift stores or an occasional garage sale. I have been doing some type of crafts all my life. My mom was a seamstress, among other things, and I guess it rubbed off. Of course, I had to have that 'real job' in my younger days, but now I'm lucky enough to just do my artwork. People around here are still asking if I make my Halloween decorations, I guess my biggest talent was making a great witch."
One item to buy: Michigan Wolverines T-shirt dress, $118
Why it's a great gift: "I don't really offer that perfect gift item, but often my customers like to buy their own gifts, myself guilty as charged."
Perks for local buyers: Free shipping via

USPS Priority Mail
Last words: "My items are all made by me right here in Southwest Michigan. All materials are from recycled clothing, and therefore one of a kind. I'm proud to do my small part to keep this planet a bit more green."

TR Forge Blacksmith

Shop owner: Tim Russell of Buchanan
Find it online: www.etsy.com/shop/TRForge
Age of shop: 9 years
About the shop: "I live in Southwest Michigan with my wife, Kelly. My addiction – or should I say affliction – is anvils, hammers and all the things that go with blacksmithing. My passion is working with my hands, sculpting beauty out of something ordinary, seeing something for more than what it is. I make everything from knives to tomahawks to cleavers to hammers to jewelry. The ring of the anvil calls all with a strong heart and an unyielding will to create. From the flames, heat and sweat, beauty, function and purpose are born. One true happiness in life is being able to do the things that I am passionate about, and for that I am a blessed man."
One item to buy: Hand-forged cross necklace from 100-year-old wrought iron, $45
Why it's a great gift: "This is forged from a piece off a logging sled. ... The crystalline structure of wrought iron almost looks like tree bark, so this piece looks ancient. It's truly stunning.

I hot dip these in beeswax to help prevent rust. Each one is unique and one of a kind. These are as individual as the person that wears them."
Perks for local buyers: Free shipping

Oily Lloyd's Customs

Shop owner: Jonathan Hass of St. Joseph
Find it online: www.oilylloyd.com
Age of shop: About 3 years
About the shop: "Oily Lloyd's Customs is a local business committed to producing the highest quality beer, wine and spirits gift crates available. Oily Lloyd's is named after my grandfather, who never compromised about doing things the right way. With locally sourced materials, delicately handmade and scorched to perfection, Oily Lloyd's combines the best of both worlds for your gift-giving pleasure."
One item to buy: Six-pack crate, $25
Why it's a great gift: "The six-pack crate (and the $15 single wine crate) are fantastic holiday gift ideas for hard-to-shop-for friends and relatives. They're a fun way to add something special to the gift-giving experience, and an item that can be easily reused or repurposed afterward. My wife uses one as a utensil holder on our kitchen counter."
Perks for local buyers: Free local pickup and delivery
Last words: "Gift giving in an area so prolific with breweries, distilleries and a wine trail has never been easier. Oily Lloyd's Customs personalizes the great products that our area produces. ... Also, sawdust is man glitter, and we love it! Cheers!"

The Herald-Palladium
The Newspaper for Southwest Michigan

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IN OUR OPINION

Shop local

Please don't do all of your Christmas shopping online

Thanksgiving is over, so that means Christmas shopping season has officially begun.

The coronavirus pandemic didn't prevent a lot of people from taking advantage of Black Friday sales, but clearly a lot of people who might have been out shopping yesterday chose to stay home to avoid the potentially contaminated crowds.

Many people in Southwest Michigan this year have found a greater appreciation for online shopping. If you are quarantined, the ability to place an order online and have it delivered to your door is a godsend. According to U.S. Census Bureau, online shopping made up 16.1 percent of all retail sales in the second quarter of 2020, a whopping 31.9 percent increase from the previous quarter (before the pandemic was in full swing). With the resurgence of the virus this fall, the amount of online shopping is expected to continue to grow.

We understand the attraction to online shopping, but we also worry about its impact on Southwest Michigan.

Money spent through out-of-town online retailers does nothing to help the local economy. Many local businesses are facing the very real prospect of closing for good if they continue to bleed customers to online competitors.

According to the Michigan Retailers Association, the state would see a $1.2 billion increase in economic activity if Michigan shoppers switched one in every 10 out-of-state purchases to local stores. That would lead to 10,600 new jobs. Conversely, continued decrease in local retail shopping will lead to greater job losses in the retail industry.

We urge Southwest Michigan residents to think about that this holiday season and to do all they can to shop locally.

Of course, we understand the dilemma such a request creates. Residents who are urged to stay home to reduce the spread of COVID-19 are also urged to shop in local stores rather than online. How can they do both?

It may take some effort, but it can be done.

Most local retailers are more than happy to help meet the needs of customers who don't want to risk browsing in the store. Some have their inventory online, making it easy for shoppers to use the internet to support local businesses. Smaller stores may not have everything available for online purchase, but they gladly will work with customers to simplify shopping. Just call and give them a chance.

Regardless of COVID-19, many shoppers prefer to buy online because they can often save a little money. The same item they can buy in a downtown store may be offered for a few dollars cheaper by an internet site. We get that, and we certainly don't begrudge bargain shopping. We're not asking residents to give up online shopping; we just hope they'll take time to give local stores consideration more often.

Retailers are facing unprecedented challenges, and our economy and quality of life will be negatively impacted if a number of local stores are forced to shut their doors. Let's all do more to support them so that doesn't have to happen.

LETTERS

Talk of overturning election is dangerous

Editor,

When Donald Trump was elected four years ago, I was amused at the reaction of many of my more liberal friends. They were certain that they were witnessing the end of civil political discourse, the end of personal integrity in the White House and maybe even the end of the United States. I, confidently, perhaps even arrogantly, assured them that we have had truly terrible executives in the past, and that a well-structured democracy that had survived a civil war was in fact designed to survive the occasional political swings into extreme policy or personal behavior on any side of the political landscape.

I truly believe that the Constitution and the American people are stronger than any single negative player, and for the last four years I have felt that my faith has been proven. While I often disagreed with his policies and never agreed with his personal behavior, I could not see evidence that Donald Trump was capable of single-handedly ruining our democracy. And truth be told, not all of what he has done in office is without merit.

In the last month, though, my faith was tested. I worried for an America that not only actively questioned its own election processes but participated in an intellectual dishonesty that points to a fundamental lack of respect for the principles upon which this country was founded. My specific worry was in the mere suggestion that the Michigan Legislature could consider overriding the vote of the people of Michigan. How on earth can an elected official at any level have the unmitigated gall to question the system in which they themselves have been elected? Can these people, elected by us, turn around and question either the system that elected them or the wisdom of the people who elected them? (Dante reserved the innermost circle of Hell for those who are traitorous to their benefactors.)

Thankfully, all of this nonsense turned out to be just bluster – a sad, pathetic game played by the desperate and willfully delusional.

Still, the fact that we gave this bluster so much attention, and that so many seemed to be participating in, or actively ignoring, the bluster is dangerous. They seem to be ignoring the fact that attacking our election process without solid proof and without any prior attempt to fix perceived problems is fundamentally attacking democracy (as well as logic and common sense). A true enemy of America and of democracy could find no better method of attack than by the actions we have seen take place right over the last month: the sowing of distrust of our democratic institutions, the questioning of the value of the vote, and the promotion of conspiracy above fact.

As an American who loves his country, I believe in a peaceful transition of power, in the integrity of our democratic systems, especially the vote, and in the American people to eventually see the truth for the truth. I am heartened that once again, the American people, and the Constitution appear to be winning.

Rob Regovich
St. Joseph

Inauguration Day can't come soon enough

Editor,

Donald Trump's place in history is assured. We are now witnessing and continuing to suffer through what will be remembered in infamy as "The tantrum seen 'round the world." And still, a majority of Republicans continue to remain silent while hundreds of thousands of their fellow Americans are needlessly dying before their eyes. No doubt millions of them continue to hang on because they still believe in Trump, and that the election was "rigged."

Trump and the RNC have set up an "Official Legal Defense Fund" supposedly to help pay for his frivolous lawsuits which purport to try to overturn the election results in his favor. His overwrought grassroots supporters are frenetically writing out checks to help in what they have once again been tricked into believing is an urgent and worthy cause. But most of them are so frantic they aren't taking the time to read the fine print, which says that any contribution under $8,000 can be spent on all sorts of other things including travel and (Trump?) hotel expenses. This may turn out to be one of the most lucrative scams Trump and his co-grifters have ever dreamed up.

How fitting it is that his exit (kicking and screaming most likely) from the White House should match his entrance when he was compelled to pay $25 million to settle a suit for defrauding the hapless students of his phony "Trump University" and managed to stash away tens of millions that were contributed in good faith toward his less than memorable inaugural shindig.

After Jan. 20, which can't come soon enough for most of us, Trump will most likely retreat to Mar-a-Lago where he and his lawyers, if there are any of them still on-board by that time, will have to fend off prosecutors, creditors, plaintiffs and all manner of litigants for the foreseeable future. He may still have his court jester, Rudy Giuliani, but let's face it – Rudy is no Roy Cohn, who, incidentally, may have been one of Trump's few rivals for venality and amorality.

It is doubtful that Donald and the rest of his miserable family will be able to resume anything resembling a normal life or even appear in public without being treated with the same contempt and ridicule they have routinely heaped on almost everyone else. Their so-called Trump brand has already begun to crumble, and the odds are that he has not seen his last bankruptcy by any stretch of the imagination. One can only hope that eventually the over 70 million people who voted for him will gradually begin to see Trump for what he is – the most colossal and endlessly whining loser in American history.

Scott Elliott
Benton Harbor

Write us

Here's how to submit a letter to the editor:

Email: letters@TheHP.com

Regular mail: Editorial Page, The Herald-Palladium, P.O. Box 128, St. Joseph, MI 49085

All letters should include a daytime telephone number and street address for verification. Letters must be 500 words or fewer. The Herald-Palladium reserves the right to edit letters for length, style, grammar, inappropriate content and libel. Anonymous letters will not be published.

Trump supporters aren't the violent ones

Editor,

Along with upwards of 74 million other Americans who voted for President Trump, I'd be lying if I said I'm not upset by the possibility (perhaps probability) that Joe Biden will be inaugurated as president on Jan. 20, 2021. As disappointed as I am by this turn of events, it is not why I am writing this letter.

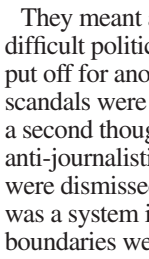
I am writing to point out that unlike the way Democrat-Marxist-socialist-Antifa-Black-Lives-Matter-anarchist-commie-thugs react when things don't go their way, I haven't heard of a single one of those 74 million Trump supporters throwing bricks and frozen water bottles at cops or ambushing and shooting them in their cars; nor have I heard of a single Trump supporter involved in taking over whole segments of a city including police stations and court houses; nor have I heard of a single Trump supporter being involved in torching police cars and beating up innocent civilian bystanders; nor have I heard of a single one of those 74 million Trump supporters smashing windows and entering private businesses to loot, trash and destroy the contents before setting the buildings ablaze.

One final observation: When we all witnessed business owners hurrying to board-up their storefronts just before election day, it should now be obvious to everyone that they weren't doing it as a protective measure against roving bands of violent Trump supporters who didn't get their way.

Thomas McCort
New Troy

Bringing back the swamp

Ben Shapiro



After spending two years avoiding serious questions about his policy preferences, his team and his prospective presidency, we now know what Joe Biden intends to do should the Electoral College, as expected, vote for him in December: He'll reopen the swamp for business. The media spent four long years suggesting that President Donald Trump was steeped in corruption, ensconced in partisanship, enmeshed in dangerous foreign policy fiascos. The media assured us that they would defend democracy from Trump's brutalities, that they would spend every waking moment fighting to prevent anyone from accepting Trumpian standards as the "new normal."

Instead, the media suggested we needed to return to the old "normal" – by which they meant a system in which the media and Democrats worked hand-in-glove together to lie to the American public about the content of policy ("If you like your doctor, you will be able to keep your doctor!" – former President Barack Obama); in which conventional wisdom was treated as gospel truth, no matter how wrong it was ("There will be no advanced and separate peace with the Arab world without the Palestinian process" – John Kerry on Israel); and in which cozy relationships between corporations and government were considered *de rigueur*.

They meant a system in which all difficult political questions were put off for another day; in which scandals were brushed off without a second thought; in which even anti-journalistic efforts by Democrats were dismissed as out of hand. It was a system in which constitutional boundaries were routinely overridden in the name of left-wing policy priorities; in which nasty rhetoric by Democrats was written off as a natural byproduct of the right's innate evil; in which alternative news sources were treated as conspiracy outlets.

That's the "normal" the media and Democrats wanted.

And it's the normal they'll apparently be pursuing. Biden is stacking his administration with all the members of the establishment Democratic gang. Tony Blinken, most famous for embracing the Iran deal and encouraging more American troops in Syria, will be headed to the State Department. Janet Yellen, fresh from her tenure as Federal Reserve chairwoman under Obama, will be headed to the Department of the Treasury. Jake Sullivan, Biden's national security adviser when he was vice president, most famous for the suggestion that the Iran deal was a stellar piece of negotiation (it wasn't), will become the White House national security adviser.

Meanwhile, the media will continue to cover Biden in sycophantic fashion. This week, The Washington Post ran an entire piece devoted to the wonders of the New Biden Era, titled "Washington's establishment hopes a Biden presidency will make schmoozing great again." The piece celebrated the old normal as "respect for experience and expertise," as "civility and bipartisan cooperation," as an opportunity to "bring people back together." One wonders what sort of peyote the editorial staff of The Washington Post must be ingesting in order to remember the Obama Era so fondly; then, one quickly realizes that they're simply high from huffing Democratic flatulence.

The old normal wasn't good. That's why Donald Trump was elected. It's why Democrats nearly lost the House, and why they seem poised to not take back the Senate despite Trump's personal unpopularity. The old normal stank of cronyism and oligarchy, of corrupt relationships between the Democratic infrastructure and the Democrats' praetorian guard in the media.

Today, the media celebrate the return of the old normal. That celebration is likely to again result in a backlash they can't control. And they'll be just as puzzled as ever about why everyone else wasn't as overjoyed as them about the return of the establishment Democratic swamp.

Ben Shapiro is editor-in-chief of DailyWire.com.

ANOTHER OPINION

Pooled COVID-19 testing could help reopen schools

Vaccine or no, testing and tracing COVID-19 infections will be crucial to returning America fully to work and school. It's a key area where the Trump administration has let the country down, and something that President-elect Joe Biden has vowed to fix with a major surge of new testing capacity.

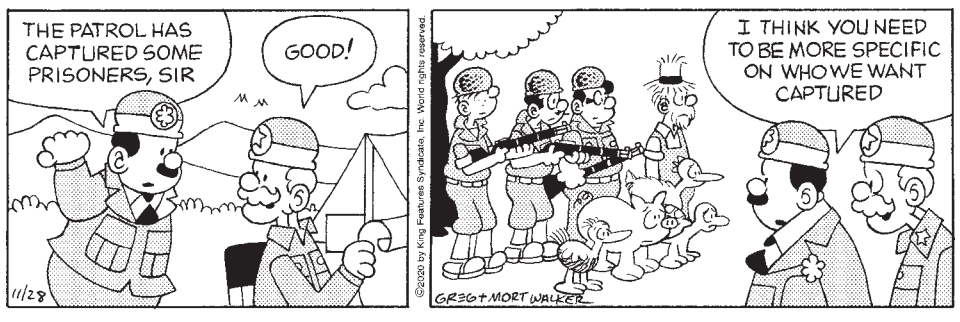
But even many countries that have committed to an aggressive testing regime are finding it extremely expensive and time-consuming. In response, some have relied on a method that isn't much talked about in the United States: Pooling the lab samples of several people at once. With new evidence showing its effectiveness – as well as potential weaknesses if it isn't done correctly – pooling is something the Biden administration should seriously explore.

Pooling samples is exactly what it sounds like. Sometimes it involves using the samples from nasal and throat swabs, or in its simpler form, collecting saliva in cups and mixing it, usually from five people at a time, sometimes more. If the test comes up negative, all the people are considered clear of infection. If not, everyone in the group is retested individually. It can dramatically cut down the number of tests that need to be performed, which means far less cost and less straining of capacity. ...

This is an especially promising avenue for schools, where infection rates appear to have stayed on the low side. By bringing down costs, students could be tested more often, making everyone feel safer about reopening campuses.

– Los Angeles Times

BEETLE BAILEY


THE PATROL HAS CAPTURED SOME PRISONERS, SIR
GOOD!
I THINK YOU NEED TO BE MORE SPECIFIC ON WHOWE WANT CAPTURED
11/28
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GREG+MORT WALKER

BLONDIE

DO YOU THINK WATCHING SPORTS WITH EMPTY STADIUMS IS LESS EXCITING?
ARE YOU KIDDING? IT'S LIKE SERVING A BURGER WITHOUT THE MEAT!
IT'S LIKE EATING A CHILI DOG WITHOUT THE CHILI!
I'M DETECTING A PATTERN HERE
IT'S LIKE SURF AND TURF WITHOUT THE TURF!
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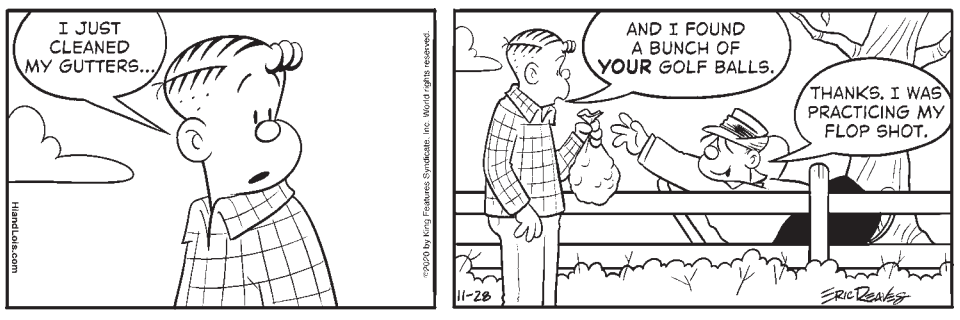
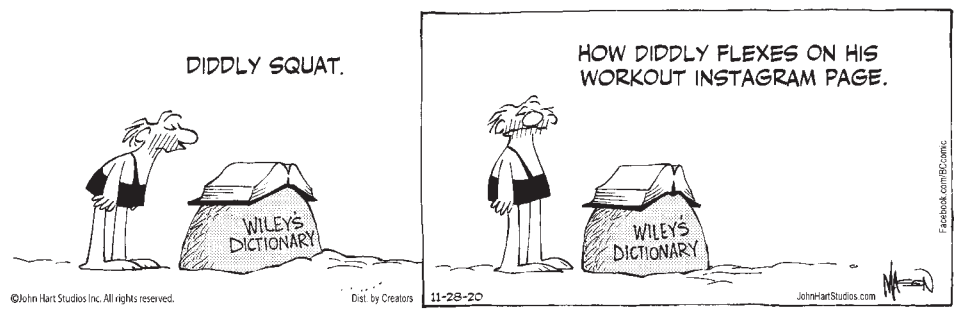
www.Blondie.com
11-28

HI & LOIS


I JUST CLEANED MY GUTTERS...
HiandLois.com
©2020 by King Features Syndicate, Inc. World rights reserved.
AND I FOUND A BUNCH OF YOUR GOLF BALLS.
THANKS. I WAS PRACTICING MY FLOP SHOT.
11-28
ERIC REASE

BC



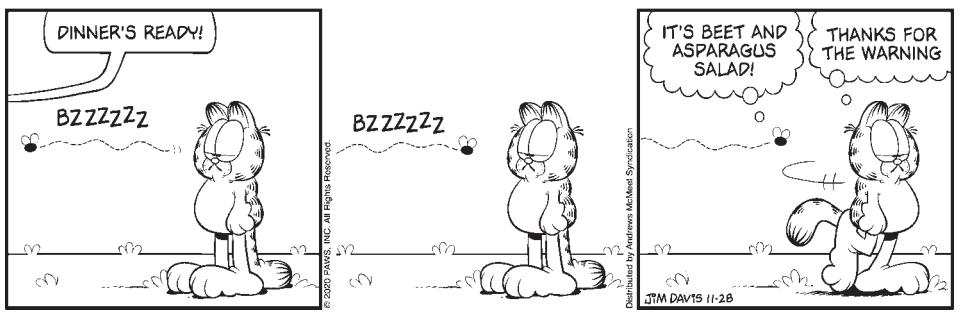
WIZARD OF ID

SIRE, WHAT WILL YOU DO TO CREATE UNITY IN ID?
Facebook.com/WizardOfId
Wizardofid.com
I'VE PREPARED A FEW WORDS TO BRING US ALL TOGETHER
©John Hart Studios Inc. All rights reserved
KNOCK IT OFF!
YOU HAD TO WRITE THAT DOWN, SIRE?
Dist. by Creators
11-28-20

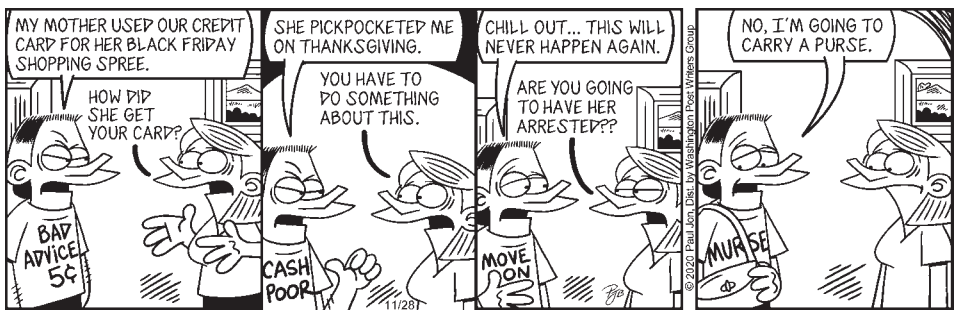
DILBERT

WE'RE GOING TO START HAVING ZOOM HAPPY HOUR EVERY WEEKDAY TO BOOST MORALE.
DILBERT.COM
@SCOTTADAMSSAYS
YOU'RE THE ONLY ONE IN THE ENTIRE DEPARTMENT WHO DRINKS ALCOHOL.
YOU'RE ALL LOOSHERS.
DID YOU ALREADY START DRINKING?
I LOVE YOU!
11-28-20 2020 Scott Adams, Inc./Dist. by Andrews McMeel

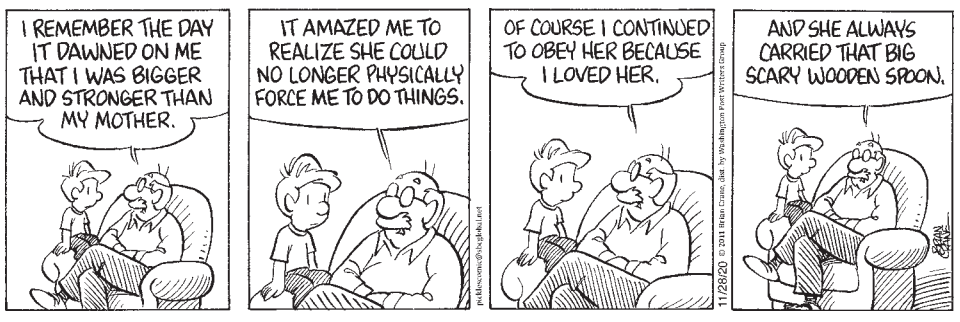
GARFIELD



FORT KNOX


MY MOTHER USED OUR CREDIT CARD FOR HER BLACK FRIDAY SHOPPING SPREE.
HOW DID SHE GET YOUR CARD?
BAD ADVICE 5¢
SHE PICKPOCKETED ME ON THANKSGIVING.
YOU HAVE TO DO SOMETHING ABOUT THIS.
CASH POOR
11/28
CHILL OUT... THIS WILL NEVER HAPPEN AGAIN.
ARE YOU GOING TO HAVE HER ARRESTED??
MOVE ON
© 2020 Paul Jon. Dist. by Washington Post Writers Group
NO, I'M GOING TO CARRY A PURSE.
MURSE

PICKLES


I REMEMBER THE DAY IT DAWNED ON ME THAT I WAS BIGGER AND STRONGER THAN MY MOTHER.
IT AMAZED ME TO REALIZE SHE COULD NO LONGER PHYSICALLY FORCE ME TO DO THINGS.
OF COURSE I CONTINUED TO OBEY HER BECAUSE I LOVED HER.
AND SHE ALWAYS CARRIED THAT BIG SCARY WOODEN SPOON.
11/28/20 © 2011 Brian Crane. Dist. by Washington Post Writers Group

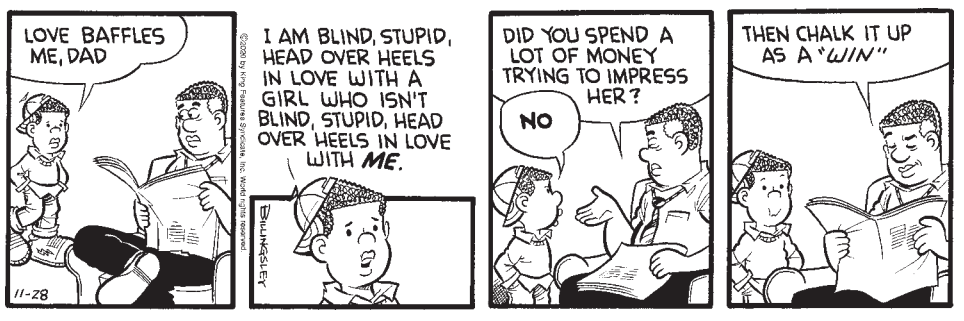
FAMILY CIRCUS

DENNIS THE MENACE

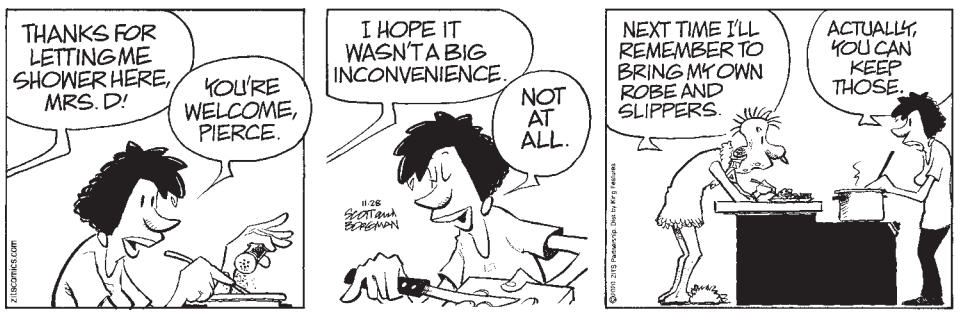
BABY BLUES

ZOE SAYS SHE HATES BOYS.
REALLY?
DON'T WORRY. IT'S JUST A PHASE.
BEFORE YOU KNOW IT, SHE'LL WANT TO DATE THEM.
THEN I'LL HATE BOYS.
11-28

CURTIS


LOVE BAFFLES ME, DAD
11-28
I AM BLIND, STUPID, HEAD OVER HEELS IN LOVE WITH A GIRL WHO ISN'T BLIND, STUPID, HEAD OVER HEELS IN LOVE WITH ME.
DID YOU SPEND A LOT OF MONEY TRYING TO IMPRESS HER?
NO
THEN CHALK IT UP AS A "WIN"

ZITS


THANKS FOR LETTING ME SHOWER HERE, MRS. D!
YOU'RE WELCOME, PIERCE.
I HOPE IT WASN'T A BIG INCONVENIENCE.
NOT AT ALL.
NEXT TIME I'LL REMEMBER TO BRING MY OWN ROBE AND SLIPPERS.
ACTUALLY, YOU CAN KEEP THOSE.
zitscomics.com

HAGAR THE HORRIBLE

OH, HAGAR! WE'RE GOING TO THE OPERA! WEAR SOMETHING NEW!
11-28
THESE EARPLUGS ARE NEW!
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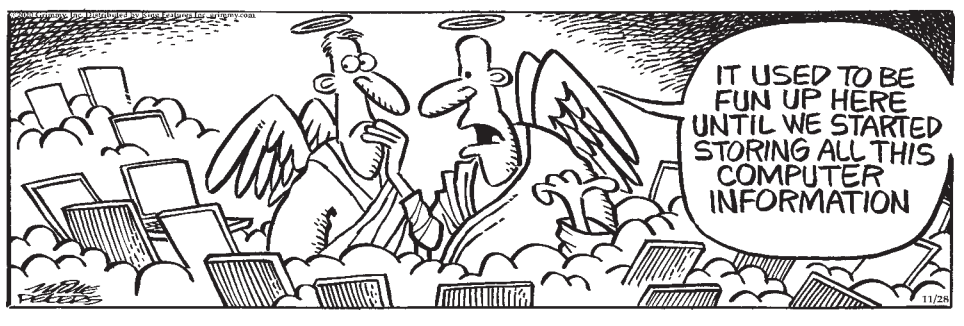
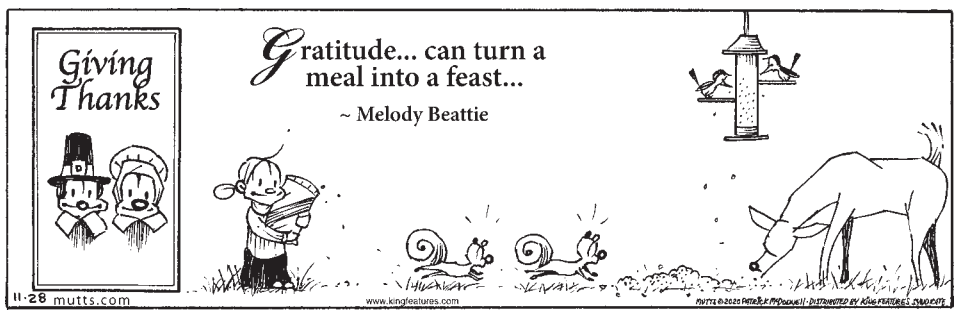
BROWNE

MOTHER GOOSE & GRIMM



MUTTS



SALLY FORTH

DID YOU GET AROUND TO TALKING TO YOUR MOM ABOUT YOUR DAD?
NO. THANKSGIVING WAS STRANGE ENOUGH THIS YEAR WITHOUT MENTIONING THAT I TALKED TO DAD IN A FLASHBACK...
KEEFE
©2020 by King Features Syndicate, Inc. World rights reserved.
BESIDES, WHAT IF MY DAD DIDN'T KNOW HE WAS GOING TO DIE? WHAT IF IT WASN'T A REAL MEMORY AT ALL BUT SOMETHING MY BRAIN JUST TOLD ITSELF?
OOO! YOU MEAN A "SELF-INCEPTION"? DID YOU HEAR THE "BRAAAAAAAAM" HORN?
NO, BUT I HEARD OUR NEXT-DOOR NEIGHBORS PLAY "BABY SHARK" ON LOOP WHILE WE WERE IN OUR SUMMER VACATION TRANCE AND NOW I WANT TO MOVE.
11-28

Be a history explorer

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The Herald-Palladium

Newspapers.com by ancestry

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- Click on the "Archives" tab in the top menu, and choose "Search Newspapers.com"
- Click on the "Get Archive Access" link to sign up

Look for handy tutorials to help you learn how to use the site effectively

PRIME TIME TV

SATURDAY EVENING NOV. 28

	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30
ABC 7 13 41 57	College Football Teams TBA. (N) (L)						
CBS 2 3 22	News	Robbie the Reindeer/ Hooves of Fire		The Story of Santa Claus CC		:01 48 Hours (N) CC	
NBC 5 8 16	Ac. Holly-wood	The National Dog Show More than 500 dogs compete. CC				Saturday Night Live "Taylor Swift" (N)	
FOX 17 222 28 32	Update	College Football Teams TBA. (N) (L)					
PBS 34	Andy Williams	Dolly Parton: I Will Always Love You (My Music) CC			Stevie Nicks: 24 Karat Gold Tour CC		
CW 25	Big Bang Theory	Mike & Molly	Mike & Molly	Seinfeld CC	Seinfeld CC	News	Friends CC
MNT 50	Graham Bensinger	Dateline "The Night Lynsie Disappeared"		Dateline "Secrets in the Mist" CC		Storm of Suspicion "Snow Job"	
WCIU 26	Family Guy	Bob's Burgers	Bob's Burgers	Family Guy	Family Guy	Family Guy	Bob's Burgers
WHME 46	:00 Heart-land	Heartland "Truth Be Told" CC (DVS)		Murdoch Mysteries "Free Falling"		Murdoch Mysteries CC	
WGN 9	Friends CC	Friends CC	Friends CC	Friends CC	Friends CC	WGN Weekend News at Nine (N)	
A&E	Storage Wars	Storage Wars	Storage Wars	Storage Wars	Storage Wars	:01 Stor-age Wars	:32 Stor-age Wars
AMC	★★ Fred Claus	★★★ Elf ('03, Children's) Will Ferrell, James Caan, Bob Newhart. CC				★★★ Elf ('03) Will Ferrell. CC	
Animal	Dr. Jeff	Dr. Jeff: RMV		Dr. Jeff: RMV		Mega Zoo (N)	
BET	Acrimony	:05 ★★ Tyler Perry's Madea's Big Happy Family ('11) CC					
Big Ten	To Be Announced					The Final Drive (N)	
Bravo	Twilight: Moon	7:48 ★★ The Twilight Saga: Eclipse ('10, Romance) Kristen Stewart, Robert Pattinson. CC					Twi-light-Dawn
Cartoon	The LEGO Batman Movie ('17)			Burgers	American	American	Rick
Cinemax	:03 Warrior CC	7:55 ★★ The Whole Truth ('16) Keanu Reeves. CC			★★★ The Others ('01, Sus-pense) Nicole Kidman. CC		
CMT	Italian	★★★ Tombstone ('93) Kurt Russell, Val Kilmer. CC					
CNBC	The Profit	Shark Tank		Shark Tank		Shark Tank	
CNN	Newsr'm	CNN Newsroom (N)		★★★ Three Identical Strangers ('18)			
Comedy	Vacation	★ Joe Dirt ('01) David Spade. CC				Hot Tub Mach.	
Discovery	:00 Moon-shiners	Moonshiners "The Shining" CC		Street Outlaws: Fast-est in America CC		Street Outlaws: Fast-est in America (N)	
Disney	Gabby	Big City	Big City	Big City	Big City	Avengers	Big City
DIY	Maine	Maine Cabin Masters		Maine Cabin Masters		Maine Cabin Masters	
E!	30 Rock	30 Rock	30 Rock	30 Rock	30 Rock	30 Rock	30 Rock
ESPN	:00 College Football LSU at Texas A&M. (N) CC					Scores	Football
ESPN2	:00 College Football Teams TBA. (N) (L)					UFC	
ESPNC	Basket	College Basketball From Nov. 28, 1981.				College Basketball	
Food	Diners	Christmas Cookie		Christmas Cookie		Christmas Cookie	
Fox News	Life	Watters' World (N)		Justice With Jeanine		Greg Gutfeld	
Fox Sports	:00 College Football ACC Teams TBA. (N) (L)						Spotlight
Freefrm	:20 ★★★ Moana ('16, Children's) Voices of Dwayne Johnson, Auli'i Cravalho, Rachel House. CC					9:50 Beauty and the Beast ('91)	
FX	6:30 ★★★ Deadpool 2 ('18) Ryan Reynolds. CC			★★ Venom ('18, Action) Tom Hardy, Michelle Williams, Riz Ahmed. CC			
Golf	Euro PGA	Golf TOUR Championship: Golf With a Pur				Golf CJ Cup at	
Hallmark	Christmas at	Christmas Waltz ('20, Romance) Lacey Chabert, Will Kemp. (P). CC				Christmas by Starlight ('20) CC	
HBO	★★ Last Christmas	★★ The Call of the Wild ('20) Harrison Ford. (P).			:40 His Dark Materials CC		His Dark Materials
History	:00 History's Greatest Mysteries			History's Greatest Mysteries (N) CC			
HGTV	Home	Home Town (N)		:01 Home Town		:01 Home Town	
Learning	90 Day	90 Day: Other		90 Day: Other		90 Day: Other	
Lifetime	Merry Liddle	Merry Liddle Christmas Wedding ('20, Romance) Kelly Rowland. (P). CC				:06 No Time Like Christmas ('19)	
MSNBC	Voices	Week-Johnson		Week-Johnson		American Voices	
MTV	Ridic.	Ridic.	Ridic.	Ridic.	Ridic.	Ridic.	Ridic.
NBCSCH	Short List	Madden America		World Class Championship Boxing			
NFL	6:00 NFL Football CC			NFL Football CC			
Nick	Despicbl	Danger	Hustle	All-Star Nickmas		Friends	Friends
NGEO	Titanic: With James Cameron			Titanic: 20 Yrs		Back to the Titanic	
Oxygen	:00 Dateline: Secrets Uncovered "Mystery on Lockhart Road"			Dateline: Secrets Uncovered An executive tries to rob his own bank. CC			
Parmt	Grwn Ups	★ Grown Ups 2 ('13) Adam Sandler. CC					Role
Showtime	Shameless	Shameless "Fiona Interrupted" CC		★★★ 1917 ('19, War) George MacKay, Dean-Charles Chapman. CC			
Starz	Spanish Princ.	7:55 The Spanish Princess "Destiny"		In The Long Run	:25 ★★ Maid in Manhattan ('02) Jennifer Lopez. CC		
STZENC	:25 ★★ Hotel Transylvania ('12) Andy Samberg CC			★★★ Elf ('03, Children's) Will Ferrell, James Caan. CC			Along-Poly
SyFy	6:25 ★★★ Doctor Strange ('16, Action) CC (DVS)			★★★ Guardians of the Galaxy Vol. 2 ('17) Chris Pratt, Zoe Saldana. CC (DVS)			
TBS	Big Bang Theory	Big Bang Theory	Big Bang Theory	Big Bang Theory	Big Bang Theory	Big Bang Theory	Big Bang Theory
TCM	Wel-come-Hard	★★★★ An American in Paris ('51) Gene Kelly, Leslie Caron. CC (DVS)				★★★ Moulin Rouge ('52) CC	
TMC	6:30 ★★ Godzilla ('98) Matthew Broderick. CC			★★★ Slither ('06, Horror) Nathan Fillion. (P). CC			Blood-Valentine
TNT	:00 ★★★ Wonder Woman ('17) Gal Gadot.					Batman v Superman	
Travel	Destinat.	Destination Fear "Driven by Fear" (N) CC					
TV Land	Two Men	Two Men	Two and a Half Men		Two Men	Two Men	Two Men
USA	Harry Potter	★★★ Harry Potter and the Deathly Hallows: Part 2 ('11) Daniel Radcliffe. Harry may have to make the ultimate sacrifice.					
VH1	Speed	★★★★ Raiders of the Lost Ark ('81) CC					Ind. Day
WGN-A	:00 Blue Bloods	NewsNation (N) (L) CC		NewsNation (N) (L) CC		NewsNation (N) (L) CC	

Prenup becomes roadblock on couple's path to the altar

Jeanne Phillips
Dear Abby

DEAR ABBY: I have a delightful, caring, loving man in my life. We knew each other years ago when we were married to other people. Three years ago, after a couple of years of courtship, he asked me to move in.

We are great together. He has embraced my two children and especially my two grandchildren as he had none from his previous marriage. Because I bring more to his life than anyone, I proposed to him seven months ago, and he said yes. We talked, and he requested a prenup, which is fine with me because his ex took a large sum of cash.

I have asked a few times since the proposal if he has talked to his cousin who is an attorney he trusts, but I don't believe this is moving along. Because you cannot make anyone do anything they are not inclined to do, I have stopped asking. He knows I need financial security.

I have always done right by him – that is who I am. At this point, I'm enjoying my life of privilege with my doctor companion, who loves me dearly but can't seem to honor our relationship and take the next step. Am I right to let it be? – Waiting, For Now

DEAR WAITING: I agree that you cannot make anyone do anything they are not inclined to do. Because drafting the prenuptial agreement appears to be stalled, raise the subject again and ask if he regrets accepting your proposal or if he's ready to move forward. He may like things just as they are, and if you need more than what he is willing to give, you may have to move on. Three years is enough time to decide if he wants to make your romance permanent.

DEAR ABBY: I think my parents are enabling my sister to take advantage of them. She has suffered from depression most of her life. She has two children, ages 8 and 5.

Before COVID, she dealt with her depression and was a stay-at-home mom for six years. Back in March, she asked my parents to take in her 8-year-old for schooling the rest of the year. For the last several months, one or both of her children have been here at our house. Mind you, she and her husband live five hours away, so it's not like they are nearby. Now there's discussion about my parents keeping them into next year.

Mom retired only last year and has barely been able to enjoy her retirement alone with my stepdad. When my brother and I bring up the topic of them enabling my sister by letting her pawn her kids off and blame her depression, their response is, "Well, it's better than her going off the deep end." I also feel bad that those kids are not with their parents in their own house, instead of being schlepped around. Am I wrong to think she's being allowed to get away with being a bad parent? – Concerned In Colorado

DEAR CONCERNED: The COVID-19 epidemic and subsequent quarantine have triggered anxiety and serious depression in people who were previously emotionally resilient. That it could cause a recurrence in someone with chronic depression is no surprise. Your mother and stepfather are doing what they feel is best for their grandchildren, your sister and themselves. Accept it and quit second-guessing them. They have more than enough to deal with without you adding more stress at this point.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

How do you grieve a jerk?

Carolyn Hax

Adapted from an online discussion.

DEAR CAROLYN: My husband's father died last weekend. He was my husband's hero and the beloved patriarch of the whole family, but for reasons it would take me 20 pages to cover, I did not like him at all.

Near the top of the list, he believed men should control women, and that philosophy pervaded every single thing he did and said in my presence. My husband is not a misogynist, but he sympathized with his dad's way of thinking.

I don't know how else to explain how I'm feeling right now other than extreme fatigue at having to keep feigning sadness that he's gone. I have always been very concerned about my husband's love for this awful person.

I was worried about the impact he would have on our kids, and I'm relieved that he died while they were still young enough not to understand all his blustering. But I will have to attend a service and endure a lot of conversation about how dearly missed he is.

How do I get through all of that? – Grieving a Jerk

DEAR GRIEVING A JERK: Make a concerned face, nod at appropriate times, find graceful ways to deflect questions back onto your questioner – "It's my husband I'm concerned about," "Thank you for asking," "Aw jeez, how are *you* doing," etc.

And, when this is all behind you and your attention is back on yourselves and your child-rearing, watch very closely for signs of your own wishful thinking about your husband's philosophical bedrock. I want to believe you, but when a man's hero is "this awful person," there just seems to be a lot more of this story waiting to happen.

This part is not for you, obviously – especially since I don't even know how much of your opinion you shared with your husband – but for others in the formative or pre-formative stages of committed relationships: If you have serious objections to a person's key family member, then it's best to be honest about that early, and to say why. It may seem kind or just pragmatic to make nice, but this situation shows how intertwined and far-reaching these issues can be.

Readers' thoughts:

■ This is similar to my experience with my stepfather. What helped me was not to focus on the person who passed but on the people who felt the loss deeply. It sounds kind of meta, but I mourned for their loss, not for mine, and was able to get through the memorial and subsequent family gatherings gracefully.

■ Be busy at funerals or wakes. Corral your kids and any other kids. Take them on walks. Check on the snacks. Sit quietly with someone quiet. Put flowers in vases. This is a way to support the grieving while avoiding the uncomfortable conversations.

■ My stepmother died and I could not stand her. She was married to my father for more than 30 years and never showed his children an ounce of kindness. Whenever my father talks about how lucky he was to be married to such a wonderful woman, I just respond I am happy she brought you so much happiness.

You are a saint.

Email Carolyn Hax at tellme@washpost.com, follow her on Facebook at www.facebook.com/carolyn.hax or chat with her online at noon each Friday at www.washingtonpost.com.

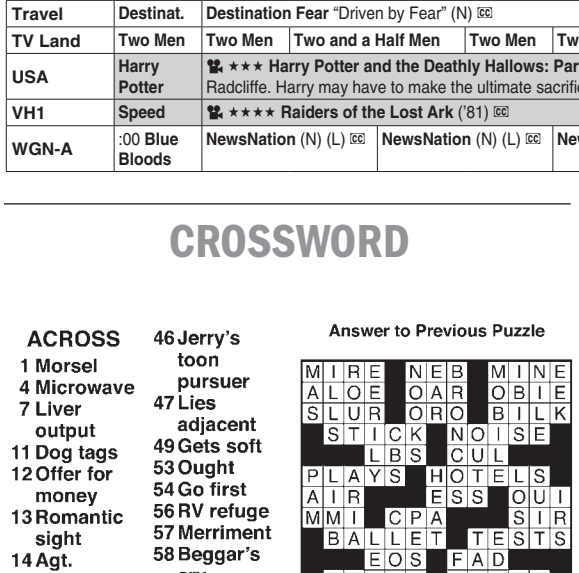
CROSSWORD

ACROSS
1 Morsel
4 Microwave
7 Liver output
11 Dog tags
12 Offer for money
13 Romantic sight
14 Agt.
15 Computer data
16 Blame
17 Raced off
19 Boat crane
21 Cable network
22 Snapshots
23 Pleasure craft
26 Cast ballots
28 Buy
29 Barely open
31 Japanese wrestling
35 Proceed
37 Bandleader — Waring
39 Even as we speak
40 Pitch-dark
42 Hops a train
44 Huge amount
46 Jerry's toon pursuer
47 Lies adjacent
49 Gets soft
53 Ought
54 Go first
56 RV refuge
57 Merriment
58 Beggar's cry
59 Period
60 Durban loot
61 Apple seed
62 Pat gently

DOWN
1 Auk or roc
2 Concept
3 Recipe amts.
4 "The Prisoner of —"
5 Chatty alien of TV
6 Trudge
7 Low-budget films (2 wds.)
8 Column type
9 Oafs
10 Coast Guard off.
12 Brief snooze
18 "What's that?"
20 Likely
23 Zippy the Pinhead's word
24 Blow away
25 Blitzer's channel
26 Fluctuate
27 Mineral deposit
30 NYC airport
32 Berlin conjunction
33 One of the Three Stooges
34 Startled cries
36 Watered down
38 Robots
41 Hockey goal
43 Young trouble-maker
44 Zahn or Abdul
45 "Peer Gynt" dramatist
46 Hike
48 Bang down
50 Used thriftily
51 Director — Ephron
52 Volvo rival
53 Boss, briefly
55 Bulldogs backer

Answer to Previous Puzzle

M	I	R	E			N	E	B		M	I	N	E
A	L	O	E			O	A	R		O	B	I	E
S	L	U	R			O	R	O		B	I	L	K
		S	T	I	C	K			N	O	I	S	E
				L	B	S			C	U	L		
P	L	A	Y	S		H	O	T	E	L	S		
A	I	R				E	S	S		O	U	I	
M	M	I		C	P	A				S	I	R	
	B	A	L	L	E	T			T	E	S	T	S
				E	O	S		F	A	D			
		C	R	A	T	E		U	N	D	E	R	
C	H	A	N			T	A	D		I	R	I	S
P	I	N	E			A	V	G		E	A	C	H
R	A	I	D			S	E	E		S	T	A	Y



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JUMBLE

Unscramble these Jumbles, one letter to each square, to form four ordinary words.

LUFAT

FYOLT

SSLUYT

UMIENM

Have you tried this? It's so good!
This place is so elegant.
11 28
THEY THOROUGHLY ENJOYED THE FLAVORS OF THEIR FOOD IN A RESTAURANT THAT WAS DECORATED ---

Get the free JUST JUMBLE app • Follow us on Twitter @PlayJumble

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Answer here:

(Answers Monday)

Yesterday's Jumbles: EMCEE OCTET CALLUS BRONCO
Answer: The young musician couldn't get the high notes just right and found them — "TREBLE-SOME"

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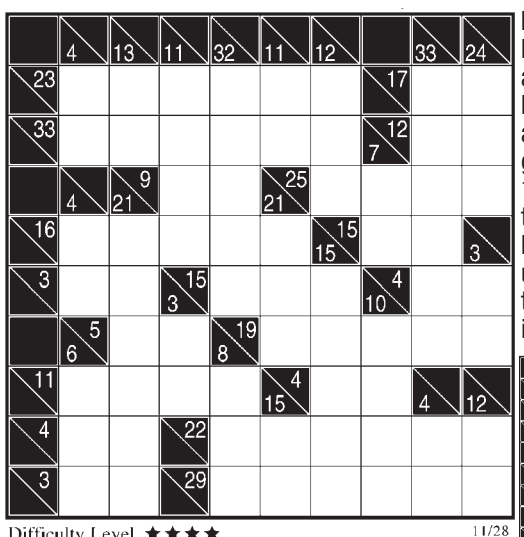
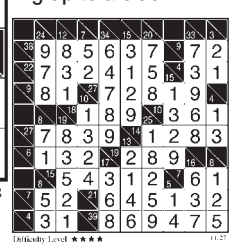
KAKURO



How to play: Numbers above the slash are across clues; numbers below the slash are down clues. The goal is to enter digits 1-9 in the white cells to add up to the number clues. You cannot use any digit more than once when adding up to a clue.

Difficulty Level ★★★★ 11/28



BRIDGE

Anyone who has played with and against robots at Bridge Base Online will know that their opening leads are imaginative. Against three no-trump, a minor-suit singleton has been chosen several times!

Nearly 10 years ago, Englishmen Taf Anthias and David Bird used software to analyze opening leads. They took numerous hands and randomly dealt the other 39 cards to satisfy the constraints of the auction. Then they calculated which leads work best at Chicago and teams (where overtricks don't matter), and which at matchpoints (where overtricks are very important). Their conclusions can be found in "Winning Notrump Leads" and 'Winning Suit Contract Leads" (Master Point Press).

Some of the conclusions were predictable, several surprising. Look at the West hand in today's diagram. South opens one no-trump, and North raises to three no-trump. What would you lead?

The authors point out that in this auction, East-West will average 14.4 cards in the majors to the other side's 11.6. So, lean strongly toward a major. They found that even a passive lead from a short major worked better than from honor-fourth in a minor.

In this example, the heart ace beat the contract 27.8 percent of the time, which was 8 percent better than a diamond. At matchpoints, the heart ace was still best.

In this deal, the heart ace is the only winner. South takes the second heart and drives out the club ace, but East establishes his hearts. Declarer has only eight winners (one spade, two hearts and five clubs), and if he takes the spade finesse, he goes down two.

A diamond lead, though, is too slow.

North 11-28-20
♠ Q J 2
♥ 4 3
♦ J 7
♣ K 10 7 5 3 2

West
♠ K 10 5
♥ A 2
♦ 10 6 5 4 3 2
♣ 8 4

East
♠ 9 6 4 3
♥ J 10 9 7 6
♦ A 8
♣ A 6

South
♠ A 8 7
♥ K Q 8 5
♦ K Q 9
♣ Q J 9

Dealer: South
Vulnerable: Both

South	West	North	East
1NT	Pass	3NT	All Pass

Opening lead: ??

SUDOKU

DIFFICULTY RATING: ☆☆☆☆☆

6		8		7				
				4		8		7
		2		5	3	4		
				1	5	2		
	1		6		4		5	
		5	7	2				
		4	2	3		5		
8		3		6				
				9		6		8

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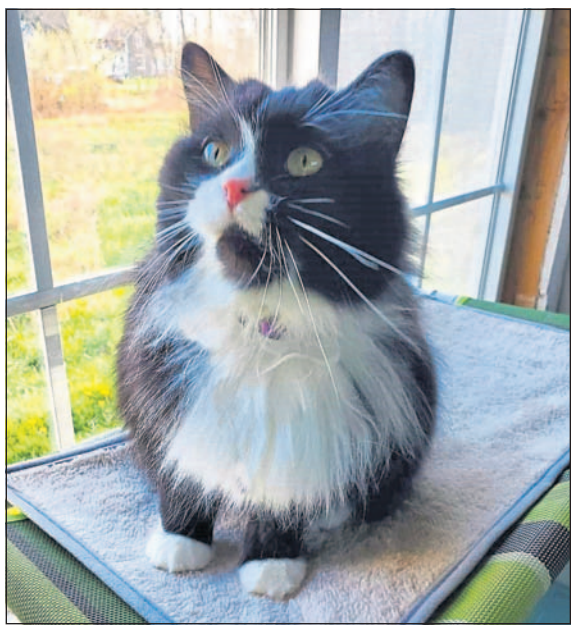
How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION

3	9	1	8	7	4	6	2	5
4	8	2	9	6	5	1	7	3
6	7	5	3	1	2	4	9	8
8	2	7	1	3	6	5	4	9
5	3	9	4	8	7	2	1	6
1	6	4	2	5	9	3	8	7
7	4	3	6	9	1	8	5	2
9	1	8	5	2	3	7	6	4
2	5	6	7	4	8	9	3	1

PET OF THE WEEK



Dawn is 2 to 3 years old. She would love nothing more than to show you affection. She is tolerant of dogs and is getting more comfortable around them. Also fine with other cats, she is spayed, microchipped and current on shots. Complete an adoption application online at www.sevenstarrescue.org or leave a message at 588-0470.

CHURCH NOTES

St. Paul's Lutheran Church, 2673 W. John Beers Road, Stevensville, will hold midweek Advent services at 4:30 and 6:30 p.m. Dec. 2, 9 and 16. The 4:30 p.m. services will also be livestreamed on YouTube. The church will host its Kickoff to Christmas at 5:30 p.m. Dec. 5. It will include a tree lighting, take-home crafts for kids and a drive-in screening of "A Charlie Brown Christmas."

Peace Lutheran Church, 3590 Lincoln Ave., St. Joseph, will have a tree lighting and Christmas singalong at 6 p.m. Dec. 6. A large evergreen tree will be lit, the Christmas story will be read, and Christmas songs will be sung. Dress warmly and wear a mask. Hot chocolate will be served. For more information, visit www.PeaceLutheranStJoe.org or call 556-7000.

Church Notes is a free listing, published each weekend as a public service. Announcements are due by noon Wednesday. Late items will not be published. The editor reserves the right to edit for space and style. Incomplete information may not be published. First and last names should be furnished. Pictures submitted should include names of those shown. Send items to: Church Notes, The Herald-Palladium, P.O. Box 128, St. Joseph, MI 49085; or email to focus@TheHP.com. Items should include a daytime telephone number.

ANNIVERSARY

Marks 65 years

Larry and Betty Marks of St. Joseph have celebrated their 65th wedding anniversary.

Larry Marks and the former Betty Lerke were married Nov. 26, 1955, in Benton Harbor.

Their son is Alan Marks of Eau Claire.

Larry is a retired staff engineer for Whirlpool Corp. Betty worked for the Berrien Intermediate School System.

Larry and Betty are members of Grace Lutheran Church in St. Joseph.

VOLUNTEERS

Closet of Hope

Baroda Bible Church is seeking volunteers to help in its food pantry and "Closet of Hope," which help those in need.

The pantry and closet are open from 5-6 p.m. Mondays and 10-11 a.m. Thursdays and Saturdays.

The church needs volunteers to help sort donations and run the closet.

For more information, call 422-1731.

Blood drive helpers

American Red Cross of Southwest Michigan is looking for blood drive volunteers in Berrien, Cass and Van Buren counties.

Volunteers will provide a warm, friendly greeting to all donors, instruct and help with registration, explain the importance of blood donations, help schedule appointments, screen blood donors for health concerns, and offer refreshments and conversation.

For more information, or to sign up, visit volunteer.uwsm.org.

Help foster families

Foster Closet of Michigan – Berrien County provides free items to foster families and children. The items help rebuild foster children's lives by giving them something to call their own, and it helps relieve some of the financial strain on foster parents.

Volunteers are needed to help open the closet's doors to the public. It's open twice a week for two hours.

For more information, or to sign up, visit volunteer.uwsm.org.

Health screeners

The Berrien County Health Department needs help as it brings back services.

United Way of Southwest Michigan

The Herald-Palladium, in conjunction with the United Way of Southwest Michigan, publishes volunteer opportunities every Saturday.

To view all current listings, please visit **volunteer.uwsm.org.**

The department has a health screening upon entry, and needs volunteers to help manage the station at the main entrance of its Benton Harbor office.

The station also provides face masks to those who arrive without one.

This is a no-contact position.

Volunteers can maintain social distancing from others and personal protective equipment will be provided.

For more information, or to sign up, visit volunteer.uwsm.org.

An After School Experience

Youth Development Company/PAL is seeking volunteer tutors for its After School Experience.

Volunteers should have a passion for working with children in kindergarten through eighth grade.

Those who have an hour to help children with homework, tutor or lend an empathetic ear to someone who maybe had a rough day are encouraged to volunteer.

For more information, or to sign up, visit volunteer.uwsm.org.

The prophetic and the apocalyptic

David Stout
Insights

Tomorrow is the first Sunday of what promises to be a most unusual Advent season.

Appropriately enough, the traditional theme for tomorrow is the second coming of Christ, and at least one of the readings for worship will be taken from a genre of literature known as "Apocalyptic."

Historians recognize several differences between classical prophetic writings (e.g., Isaiah, Jeremiah, Amos) and apocalyptic works (e.g., Daniel, Revelation).

The easiest to spot is all the weird visions in apocalyptic material, but the most important difference is that the prophets saw God's judgment and salvation arising from within history while the apocalypticists saw them as coming from without history.

Isaiah, Amos and Jeremiah saw the all too historical destruction of Jerusalem by Babylon as the judgment of God upon the city for its idolatry and injustice, and Babylon's subsequent fall as God's saving power in action.

In sharp contrast, Revelation presents a world of demonic beasts menacing the Earth until Jesus and his "posse in the sky" thunder down to Earth and defeat them.

With this distinction in mind, let's take a look at the first and second comings of Christ as set forth in the New Testament.

Jesus' first coming is presented in prophetic terms. A man, born in Bethlehem and raised in Nazareth, carries out a brief ministry of teaching, preaching and healing. He runs afoul of other historical figures such as Joseph Caiaphas and Pontius Pilate, who have him executed.

Jesus' second coming is presented in typically apocalyptic fashion – cataclysmic events and mysterious signs herald a glorious appearance replete with clouds of glory, angels and the rising of the faithful dead.

In between these two events lies the resurrection, which has both prophetic and apocalyptic elements. On the one hand, it takes place in a burial garden on a Sunday in early spring, about the year 30. It's witnessed by Mary Magdalene and Simon Peter.

On the other hand, the resurrection is an event that defies our normal understanding of the way this world works. A dead man in translated into a dimension of existence that embraces and transcends space/time. God has invaded history and given the death blow to death itself.

I would suggest that during this Advent in particular we might want to borrow from both the prophetic and the apocalyptic, from Jesus' first venture into our world and his return.

I think we are called to look for God in the midst of all the historic pain and upheaval that 2020 has brought, and see where God is calling us to get involved. How can we take practical steps to preserve our fellow Americans' safety and solvency, instead of foolishly and politically choosing one or the other? Where can we help provide food and other necessities to those in need? How might we help the technologically challenged make use of the internet to maintain human contact? How can we look to the needs of others when we are tempted to look out for No. 1?

I also think we need to realize that ignoring the other dimension of existence, the one that the apocalyptic writers sought to describe, is to ensure that chaos and death have the final word.

It's precisely the appeal to something beyond our own brain waves that provides us with meaning, purpose and hope, even when jobs are lost and brain waves cease.

If Jesus' first coming brought God into our world of woe, it's his second coming that will bring us into God's world of unending joy. And it's the power of Jesus' resurrection that unites the two.

May we observe this Advent not only with an eye to Christmas, but to Easter and beyond, too.

Today's Insights was written by the Rev. David Stout, pastor of Pilgrim Congregational United Church of Christ in St. Joseph. Insights is written by area clergy to give different viewpoints on a variety of topics. It is published each Saturday in cooperation with the Berrien County Association of Churches. The views expressed by the author do not necessarily reflect the views of member churches.

Curate your new normal with a variety of holidays in December

Alexandra Newman
Let's Celebrate

December is my favorite month.

It's not just because my birthday is the 15th, but because of all the cultures and religions that celebrate holidays and gift-giving this time of year. It's simply a beautiful showcase of love and gratitude.

I celebrate Christmas, and this year it's going to be a lot different than normal because of the COVID-19 pandemic, but it has made me, and probably a lot of you, think: "What even is normal?"

For me, Christmas morning is eating a huge breakfast. It's watching movies and playing games with my family. It's putting on a festive Santa hat, and my parents taking lots of photos of me and my sisters.

Many of those normal traditions will still be possible if I'm not physically at home with my family in Ohio, but maybe this really is the year to create the "new normal."

One of those new traditions could be to celebrate National Gingerbread House Day on Dec. 12 or National Cocoa Day on Dec. 13.

National Chocolate-covered Everything Day is Dec. 16 and could be the perfect holiday tradition to get into for chocolate lovers.

The third Friday in December each year is National Ugly Christmas Sweater Day. The day was created in 2011, and has since grown to be an international event.

If you're looking to break out of the traditional heavy food this time of year, might I recommend celebrating National French Fried Shrimp Day on Dec. 21.

Dec. 28 is National Short Film Day. It was first celebrated last year and commemorates the day the motion picture industry was born in 1895, when the Lumière brothers projected a program of short films to a public audience in a Paris cafe for the first time.

I'm writing this column on Thanksgiving. Each Thanksgiving since I've moved to Michigan, I've gone to see a movie at the theater. I thought that was going to be a tradition, but with that out of the question this year, maybe it's time to start a new one.

If you'd like to explore other national holidays, visit nationaldaycalendar.com.

If you see a holiday or event you think I should highlight, email me at anewman@TheHP.com or find me on Twitter @HPANewman.

Alexandra Newman is a staff writer for The Herald-Palladium.

HOUSE OF THE WEEK

Photo provided / www.ePlans.com

Mixed siding and a stylish dormer add classic Craftsman curb appeal to this design. See more images online at www.eplans.com/collection/house-of-the-week.

Cool Craftsman design

Editor's Note: We previously announced this would be our final House of the Week due to the syndicate dropping the feature. However, we have found a new syndicate, so this feature will continue uninterrupted next week.

Here's a great use of 1,958 square feet. This sleek, stylish farmhouse keeps things simple and fresh.

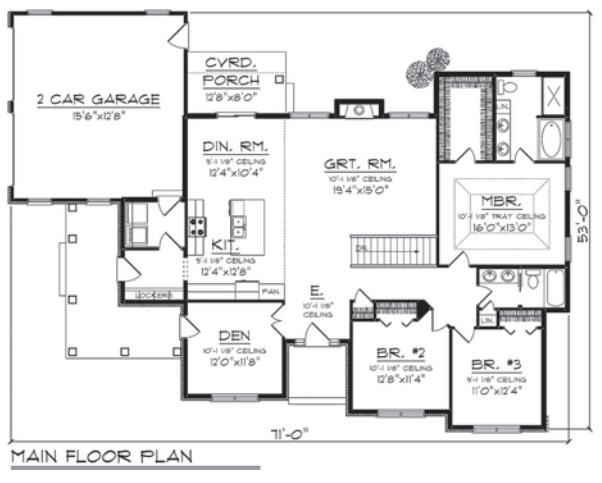
The open layout makes it easy to move between the great room and the island kitchen for a relaxed feeling. Unwind on the covered porch in back. A handy drop zone (with lockers) is ready to catch your boots and coats. Here's your wow moment: the luxurious master bathroom, with a freestanding tub.

To build this home, order a complete set of construction documents by calling 866-228-0193 or visit www.ePlans.com/collection/house-of-the-week. Enter the design number to locate the plan and view more images and details.

Visit the website to view previously featured plans, browse other specialty collections or search to find exactly what you want from more than 28,000 home designs. Most plans can be customized.

Save 10 percent on your house plans (some exclusions apply) with coupon code: NEWSPAPER.

– www.ePlans.com



Design number: 70-1493
Bedrooms: 3
Baths: 2
Square footage: 1,958
Dimensions: 71-feet by 53-feet
Framing: 2-by-6

hp
monster
HeraldPalladium
@HeraldPalladium

Classifieds

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13768 Red Arrow Highway, Harbert, MI | 269-469-1256

NEW LISTING

1411 Lake Boulevard $789,000
St. Joseph
·3 BR, 3 BA, 2,883 SF
·Georgian, Colonial Style, Brick Home
·Located on Beautiful Lake Boulevard in St. Joseph
·Enjoy Views of Lake Michigan from 16 Windows
·Gas Fireplace in Living Room
CressyEverett.com/20048403
Tamra Curtis: 325-209-3681

TV

5525 N. Coloma Rd. $217,000
Coloma
·2 BR, 2 BA, 1,350 SF
·Country Charmer on 5 Acers
·30 x 40 Pole Barn Store Boats or RV's
·New A/C, Newer Appliances and City Water
·Only 10 Minutes from I-94
CressyEverett.com/20046744
Lisa Katowich: 269-921-2446

TV

3762 Hopkins Lane $157,500
Stevensville
·3 BR, 1 BA, 1,012 SF
·Charming A-Frame Home with Large Lot
·Ready for Your Personal Touches
·Located in Wine Country, with Close Access to I-94
·Many Breweries and Several Local Beaches
CressyEverett.com/20046176
Shawn Ashley: 269-845-2317

TV

3057 Sundance Path $829,000
Stevensville
·4 BR, 4.5 BA 3,939 SF
·Gated Lakefront Community Home with Private Association Beach
·Open and Spacious Floor Plan with Floor to Ceiling Windows Throughout
·Great Room has 2-Story Cathedral Ceiling, Hardwood Floors
·Gas Log Fireplace with Built-In Cabinetry, and 2-Sets of French Doors to Patio
CressyEverett.com/20047647
Tamra Curtis: 325-209-3681

TV

1507 Fruitwood Dr $224,900
St. Joseph - Duplex
·Unit # 1507 - 2 BR, 2 BA, 985 SF, Occupied Rent $500
·Deck/Patio; Dishwasher, Garage, W/D Hookup, Washer/Dryer
·Unit # 1509 - 2 BR, 2 BA, 1,181 SF, Occupied Rent $800
·Full Basement, Deck/Patio, Dishwasher, Garage, W/D Hookup; Washer/Dryer
·Each Unit Offers Nice Size Living Areas
CressyEverett.com/20047757
Tamra Curtis: 325-209-3681

TV

3463 Michael Lane $609,900
St. Joseph
·5 BR, 4.5 BA 3,129 SF
·Don't miss the Opportunity to Make this River Oasis your New Home
·109 feet of St Joe River Frontage on 1.75 Acres
·Beautiful Large Windows and Abundant Natural Light
·Multiple Slider Doors Allow Easy Access to Multi-Level Decking
CressyEverett.com/20024483
Ben Stephen: 269-208-9076

TV

22370 Maple Street $190,000
Cassopolis
·3 BR, 2.5 BA, 1,910 SF
·Diamond Lake Boat Slip Included
·A Separate Family and Living Room
·Enjoy the 20x40 Heated Inground Pool During the Summer
·A Large Deck that Overlooks the Pool
CressyEverett.com/20011522
Dave Springsteen: 269-462-2500

TV

6019 Taylor Street $229,900
Coloma
·3 BR, 2.5 BA 2,300 SF
·Beautiful Home, Beautiful Property, Views of Lake Harris
·Association Deeded Lake MI Access, and Privacy
·A Great Spot Full Time or Just to Get Away
·There is an Extra Parcel Included in the Sale
CressyEverett.com/20043704
Alison Plaisier: 269-999-0070

PRICE REDUCED

6193 M-63 $149,900
Coloma - MULTI-FAMILY 3 UNIT
·Single Family - 3 BR, 1 BA 2,000 SF
·Apt 2 - 2 BR, 1 BA 1,200 SF
·Apt 3 - 2 BR, 1 BA 940 SF
·One Single Family Home & One Duplex
·Rare Opportunity for Rental Investment Property
·Minutes to Lake Michigan Beach
CressyEverett.com/20025428/32
Jude Murray: 630-280-0077

16318 Avery Road $199,000
Three Oaks
·3 BR, 2 BA 1,992 SF
·Incredible Country Views From Classic Front Porch
·Open-Concept Living Area with Vaulted Pine Ceiling
·Italian Tile Floors and Gas Fireplace
·Kitchen is Fully Updated with Breakfast Bar and Pantry
·A Spiral Staircase Leads to Cozy Loft Play Room
CressyEverett.com/20029485
Jerry Olson: 269-484-4578

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One and two bedroom apartments available. Water included. No smoking and no pets.
Call for more information & application at: (801)860-6674

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2 bedroom duplex suitable for 2 adults no smoke or pets lease and deposit required
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REAL ESTATE FOR SALE

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(Near I-94 Exit 4)

Close to
Lake Michigan

For Sale by Owner

2 bedrooms, 1.5 baths. Overlooking 3/4 acre wooded ravine. 2 fireplaces. Recreation room with bar, 2 car detached garage. City water.
Call (813) 240-4494.

LEGALS

LEGALS

NOTICE

DOWNTOWN DEVELOPMENT AUTHORITY INFORMATIONAL MEETING TO BE HELD ON MONDAY, DECEMBER 12, 2020, 7 PM, DURING THE CITY COUNCIL MEETING

According to the Tax Increment Financing Act – Act 57 of 2018, semi-annually beginning January 1, 2019:

Authorities must hold two "informational meetings" for the purpose of informing the public of the goals and direction of the authority, including projects to be undertaken in the coming year. The meetings are not for the purpose of voting on policy, budgets or other operational matters.
Reference PA 57, Sec. 910

• The informational meetings may be held in conjunction with other public meetings of the authority or municipality.

In requirement of 2018 PA 57, Meeting #1 was held on Wednesday, November 4, 2020 at the DDA meeting. Meeting #2 will be held on December 21, 2020 at the City Council Meeting.

NOTICE OF FILING OF INTERAGENCY BANK MERGER APPLICATION

Notice is hereby given that Edgewater Bank, a Michigan-chartered bank headquartered at 321 Main Street, St. Joseph, Michigan 49085, has filed an Interagency Bank Merger Act Application (the "Application") with the Chicago Regional Office of the Federal Deposit Insurance Corporation ("FDIC") seeking approval of the transfer of substantially all the assets and substantially all the liabilities (including all deposit liabilities) of Edgewater Bank to United Federal Credit Union, headquartered at 2819 South State Street, St. Joseph, Michigan 49085, which will be the survivor of the transaction.

It is contemplated that all offices of the above-named institutions will continue to be operated by United Federal Credit Union immediately following the proposed transaction, (with the exception of Edgewater Bank's branch located at 720 East Front Street, Suite B, Buchanan, MI 49107, which will be closed.

Any person wishing to comment on this Application may file his or her comments in writing with the Regional Director of the FDIC at its Regional Office, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606, not later than December 28, 2020. The nonconfidential portions of the Application are on file at the Regional Office and are available for public inspection during regular business hours. Photocopies of the nonconfidential portion of the Application file will be made available upon request.

ANNOUNCEMENTS

EMPLOYMENT

GENERAL HELP

New Carlisle, IN
Marbach-Palm, Inc. Now Hiring Full Time Land Surveying Field Technician in New Carlisle, IN. For more information, job qualifications, and to submit your application please visit www.marbach.us

The City of South Haven is seeking a Senior Equipment Operator in our Water/Sewer division. Individuals with one or more years of experience in the operation of power-driven equipment, including pay loader, snowplow, street sweeper, backhoe and other equipment are encouraged to apply. Must have good driving record, high school diploma or equivalent, possess valid Michigan driver's license and be able to obtain a CDL within 9 months of hire. To view full job posting and apply, go to southhavenmi.gov/human_resources. Deadline for application is Dec 18. EOE

FINANCIAL

GARAGE /ESTATE SALES

MERCHANDISE

ANTIQUES/ART

HOLIDAY SALE
Harbert Antique Mall
11am - 6pm on Black Friday 11/27, Saturday 11/28 & Sunday 11/29
Up to 50% off Consignment and many dealer items.
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Sell your unwanted items quickly with a classified ad.

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100 ft Rolls
4' 5' 6' wide
Insulate your homes, pole barns, dog houses, etc.
Half price, will keep 97% of heat in home.
cheap!!
219-324-0444

WANTED TO RENT/ BUY/TRADE

Benton Harbor, MI
3 Pillars Music is looking to buy record albums from 1970s to present, older guitars and comic books.
Please contact Tom at 269-313-7001 or 3pillarsmusic@gmail.com

PETS

CATS/DOGS/PETS

Bremen, IN
AKC Black Labrador Retriever puppies. First shots and wormed.Males and females. Ready now. $800.00
Call 574-773-4939

Berrien Springs, MI
Two adorable 8 week old female rat terrier mix puppies first shots, and wormed.
$350 each
Please call
269-944-6895

Goshen, IN
For sale-
Christmas Puppies!
F1B Mini Golden Doodle puppies
Vet checked and UTD on shots, ready for pickup December 7, but would consider holding for closer to Christmas with deposit,
Male & Female
$2,150, call
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TRANSPORTATION

BOATS FOR SALE

HOBIE CAT 14 Turbo

Tilt bed multi boat road trailer w/full size wheels, w/ spare, w/boat box. Also, rubber balloon tire beach wheels. Very good condition $1100.00

Call 847-561-5500. If no answer, please leave a message

CARS FOR SALE

Benton Harbor, MI
1998 Buick Century custom 4D about 170,000 miles
AM/FM Radio, AC
windshield wiper/sunroof
all work
starter & new brakes, 2 yrs old
trunk & inside very clean, $900
-leave message
269-252-9929

NOTICE OF ZONING BOARD OF APPEALS REGULAR MEETING AND PUBLIC HEARING TO BE HELD ELECTRONICALLY

TO: THE RESIDENTS AND PROPERTY OWNERS OF THE TOWNSHIP OF CHIKAMING, BERRIEN COUNTY, MICHIGAN, AND ALL OTHER INTERESTED PERSONS:

Please take notice that a regular meeting/public hearing of the Chikaming Township Zoning Board of Appeals will be held on Tuesday, December 15, 2020 at 1:00 p.m. by
electronic remote access.
Case # 1190: James and Pamela Linn, 9183 Shady Lane, Lakeside. Property Code # 11-07-4460-0009-01-4; Applicant is asking for an encroachment of 2'7" into the rear yard setback. Chikaming Township Zoning Ordinance #144, Section 8.05(D)(1) requires a 30' rear yard setback in an NCR-1B District
Electronic remote access, in accordance with the Michigan Governor's Executive Order 2020-154, will be implemented in response to COVID-19 social distancing requirements and Michigan Governor's Executive Orders EOs 2020-110, 2020-115, and 2020-147.
The public may participate in the meeting/public hearing through Zoom access by computer and smart phone using the following link:

Topic: Zoning Board of Appeals Meeting
Time: Dec 15, 2020 01:00 PM Eastern Time (US and Canada)
Join Zoom Meeting
https://us02web.zoom.us/j/84460684052?pwd=VzU4aDZrbk9mNFE0VnRuWE00Q3pLQT09
Meeting ID: 844 6068 4052
Passcode: 815806
One tap mobile
+13126266799,,84460684052#,,,,,,0#,,815806# US (Chicago)
+19292056099,,84460684052#,,,,,,0#,,815806# US (New York)
Dial by your location
+1 312 626 6799 US (Chicago)
+1 929 205 6099 US (New York)
+1 301 715 8592 US (Washington D.C)
+1 346 248 7799 US (Houston)
+1 669 900 6833 US (San Jose)
+1 253 215 8782 US (Tacoma)
Meeting ID: 844 6068 4052
Passcode: 815806
Find your local number:
https://us02web.zoom.us/u/kccgvJ0vKY

Members of the public will only be able to speak during the public hearing and public comment portions of the meeting/public hearing and such comments will be limited to three minutes per person during each opportunity to speak. To provide for orderly public participation a person wishing to speak must state their name and request to be recognized by the Zoning Board Chairperson. The Chairperson will recognize all persons wishing to speak during the meeting/public hearing and public comment. If, prior to the meeting/ public hearing, members of the public have certain questions or wish to provide input on any business that will be addressed at the public hearing then such persons may contact the Zoning Board by email to buildingdept@chikamingtownship.org or by mail at P O Box 40, Harbert MI 49115 before December 11, 2020. A copy of the meeting material may be found on links on the Township's homepage at chikamingtownship.org, including the application for Case #1190 also the Chikaming Township Zoning Ordinance/Map/Land Use Plan.
Chikaming Township will provide necessary reasonable auxiliary aids and services at the meeting to individuals with disabilities upon 72 hours advanced notice to the Township. Individuals with disabilities requiring auxiliary aids or services should contact the Township Clerk by email, phone, or mail.

Van Thornton
Chikaming Township Zoning Administrator

PINEBROOK DRAIN #408

NOTICE OF LETTING AND DAY OF REVIEW OF DRAINAGE DISTRICT APPORTIONMENTS

NOTICE OF LETTING

DATE: Friday, December 11, 2020
TIME: 2:00 P.M.
LOCATION: Remote Electronic Access via Zoom
Zoom Link: https://us02web.zoom.us/j/89371447478
Meeting ID: 893 7144 7478
Telephone Access: (888) 475-4499
QUESTIONS: (269) 932-0569

The Berrien County Drain Commissioner will meet via remote electronic connection (Zoom) at the above date and time to receive construction bids for the Pinebrook Drain #408. Please use the information listed above to access the Zoom meeting. Bids will then be opened and publicly announced.

The Drain will be let as set forth:

Drain Improvements

The project includes installation of a new storm sewer system along Manitou Road, including enclosed storm and ditching; proposed detention pond located off of the southwest corner of Manitou Road, with approximately 5,000 CYD of excavation; dredging of the existing Palladium Pond to its original design depth, with approximately 2,000 CYD of excavation; reconstructing the pond sideslopes on the northwest side of the Palladium pond and creating a proper overflow route; and removing the existing Palladium pond outlet structure and pipe, and replacing it with a new pond outlet structure and pipe. This project also includes cleaning of existing storm sewer in Eaton Park.

Bids will be received for a single prime Contract. Bids shall be on a lump sum and unit price basis, with additive alternate bid items as indicated in the Bid Form.
The Issuing Office for the Bidding Documents is: Wightman & Associates, Inc., 2303 Pipestone Road, Benton Harbor, Michigan 49022, Attn: Dan Yerks, P.E., 269-201-2054, dyerks@gowightman.com.

Bidding Documents are available at www.questcdn.com. Prospective bidders may download the digital Bidding Documents for $30.00 by inputting Quest project #7408460 on the website's Project Search page. Please contact QuestCDN.com at 952-233-1632 or info@questcdn.com for assistance in free membership registration, downloading, and working with this digital project information.

A mandatory pre-bid conference for the contract will be held on Tuesday, December 1, 2020 at 2:00 p.m. via Zoom. Please use the same access information as provided above for the Bid Opening. Bid security shall be furnished in accordance with the Instructions to Bidders.

The Contract will be awarded to the lowest responsive and responsible bidder giving adequate security for the performance of the work and meeting all conditions represented in the Instructions to Bidders. The Owner reserves the right to reject any and all bids, waive any informalities in bidding, or to accept the bid or bids should it consider the same to be in the best interest of the **Pinebrook Drain #408 #408** or the County of Berrien.

DAY OF REVIEW OF APPORTIONMENTS

DATE: Tuesday, January 5, 2021
TIME: 9:00 A.M. – 5:00 P.M.
LOCATION: Remote Electronic Access (Via Zoom)
QUESTIONS: (269) 932-0569

The Day of Review is an opportunity to review the Pinebrook Drain #408 Drainage District apportionment of benefit with the Drain Commissioner or a staff member. The Day of Review is being held via remote electronic access in accordance with the provisions of the Open Meetings Act due to the ongoing COVID-19 public health emergency.

YOU ARE NOT REQUIRED TO ATTEND THE DAY OF REVIEW. Prior to the Day of Review, you may contact the Drain Commissioner's Office at (269) 932-0569 or visit its website at https://www.berriencounty.org/1475/Meeting-Notices to get information about your apportionment and assessment.

The following is a description of the several tracts or parcels of lands constituting the Special Assessment Districts of the Drain, as well as a list of any county, township, city, village to be assessed at large:

Saint Joseph Charter Township – T05S, R19W
Sections 1 and 12

Berrien County for benefits to county roads.

Electronic participation will be conducted through Zoom. The Day of Review may be accessed through any device supporting the Zoom app, which includes many computers, laptops, smartphones. Users on a computer or laptop will be given the option to join the meeting through a web browser without downloading the Zoom app. Additionally, individuals may call into the Day of Review by telephone.

Prior to the Day of Review:

Website. Please visit the Drain Commissioner's website at https://www.berriencounty.org/1475/Meeting-Notices for more information regarding the Day of Review.

Email. If you would like to ask questions about your property or proposed apportionment prior to the Day of Review, please email skoski@fsbrlaw.com and we will provide you information through email.

Telephone. If you wish to speak with a staff member of the Drain Commissioner's Office about your property or the proposed apportionment, please call (269) 932-0569.

Zoom. We recommend downloading the Zoom app to your device prior to the Day of Review to ensure there is time to obtain technical advice if needed.

Special Access. Persons with disabilities needing accommodations for effective participation in the Day of Review should contact the Drain Commissioner's Office at the number noted above (voice) or through the Michigan Relay Center at 7-1-1 (TDD) at least 24 hours in advance of the Day of Review to request mobility, visual, hearing or other assistance.

On the Day of Review:

The Drain Commissioner, engineers and/or other staff members will be available to assist individuals throughout the day and make revisions where necessary. There is no need to schedule an appointment for a specific time on the Day of Review.

To participate electronically through Zoom, you can access the Day of Review through the following link: https://us02web.zoom.us/j/89371447478

For participation on Zoom via telephone, please call: (888) 475-4499.

If prompted, the Zoom Meeting ID/Password is 893 7144 7478

Once individuals have joined the Day of Review electronically, the Drain Commissioner will provide further information about procedures for participation.

The computation of costs for the Drain will also be available at the Day of Review and will be on the Drain Commissioner's Office website. Drain assessments are collected in the same manner as property taxes and will appear on your winter tax bill. If drain assessments are being collected for more than one (1) year, you may pay the assessment in full with any interest to date at any time and avoid further interest charges.

After the Day of Review:

You may appeal the Drain Commissioner's determination of apportionments to the Berrien County Probate Court within ten (10) days.

Trade Lines

Tradeline home delivery routes opening (once a week delivery). Please contact Julie Simpleman to apply 269-429-1877

1. Baroda - Linco to West Hinchman and East, as far as Hollywood Rd. $75.00/2weeks

2. Benton Harbor - Meadowbrook/Sodus Parkway area to E. Empire and East, as far as M140 $240/2weeks

3. Berrien Springs - Area off of Old 31/M 139 - John Beers Rd to East Lemon Creek and West, as far as Hollywood Rd. $270/2 weeks

NEW BUFFALO, MI
U.S. HWY 12 (Near I-94 Exit 4)

CLOSE TO LAKE MICHIGAN

For Sale by Owner

2 bedrooms, 1.5 baths. Overlooking 3/4 acre wooded ravine. 2 fireplaces. Recreation room with bar, 2 car detached garage. City water.

Call (813) 240-4494.

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A development for beautiful homes valued from $400,000 to $1,000,000+.
Deep and dramatic ravine views as well as sunny meadow home sites.
A private enclave with no through streets with private and protected views.
A recreational area with tennis court, playground equipment, and playfield.
You may build with the fine home builder of your choice.
Dickinson Road is located on the East side of M-139 (Old 31) between Marquette Woods Road to the North, and John Beers Road to the South. About 1/4 mile down Dickinson Road you will see to your left the brick monuments marking the entrance to Dickinson Estates.
Call (269) 369-4545 or visit
DickinsonEstates.com

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NOTICE OF INTENT TO ISSUE
SANITARY SEWER SYSTEM REVENUE BONDS
TO THE ELECTORS OF THE CITY OF ST. JOSEPH

PLEASE TAKE NOTICE that the City Commission of the City of St. Joseph (the "City") intends to issue bonds, in one or more series, in an amount of not to exceed $6,000,000 (the "Bonds").

The Bonds shall be issued to pay the cost to design, purchase, acquire and construct improvements to the City's Sanitary Sewer System, including improvements to the collection system, including, but not limited to, sewer main improvements, including, but not limited to, replacing and relocating sewer mains, installing new sewer mains, rehabilitating and lining of sewer mains, replacing and rehabilitating force mains, sewer services, as well as other sewer main work; inflow and infiltration improvements, including but not limited to raising and rehabilitating sewer manholes, spot pipe repairs and other improvements to prevent inflow and infiltration; lift station improvements, including, but not limited to replacing lift stations, rehabilitating lift stations, replacing pumps, piping, valves and mechanical and electrical equipment, rehabilitating and replacing wet wells and other lift station improvements; replacing and installing manholes; acquiring easements or rights of way; the restoration of streets, sidewalks, rights-of-way, easements and water services affected by the improvements; and related facilities, as well as all work and equipment necessary or incidental to these improvements, and to pay the costs of issuing the Bonds and capitalized interest, if any.

The Bonds of this issue shall mature within the maximum terms permitted by law with interest on the unpaid balance at a rate not to exceed the maximum rate permitted by law payable over not more than forty (40) years from the date of issuance of the Bonds. The Bonds shall be issued pursuant to Act 94, Public Acts of Michigan, 1933, as amended.

SOURCE OF PAYMENT

The principal of and interest on the Bonds shall be payable from the net revenues derived from the operation of the Sanitary Sewer System. In addition, the Bonds may be secured by the full faith and credit of the City as limited by applicable constitutional, statutory, and charter limitations on the taxing power of the City.

RIGHT OF REFERENDUM

The Bonds will be issued without a vote of the electors approving such Bonds, unless, within 45 days from the date of publication of this Notice of Intent, a petition, signed by not less than 10% of the registered electors residing within the limits of the City shall have been filed with the Clerk of the City or other recording officer of the City requesting a referendum upon the question of the issuance of the Bonds. If such a petition is filed, the Bonds shall not be issued until approved by the vote of a majority of the electors residing within the City qualified to vote and voting thereon at a general or special election.

This Notice is published pursuant to the requirements of Section 33 of Act 94.

Denise Westfall, City Clerk

NOTICE OF INTENT TO ISSUE
WATER SUPPLY SYSTEM REVENUE BONDS
TO THE ELECTORS OF THE CITY OF ST. JOSEPH

PLEASE TAKE NOTICE that the City Commission of the City of St. Joseph (the "City") intends to issue bonds, in one or more series, in an amount of not to exceed $7,500,000 (the "Bonds").

The Bonds shall be issued to pay the cost to design, purchase, acquire and construct improvements to the City's Water Supply System, including improvements to the distribution system, including, but not limited to, improving water mains, replacing existing water mains and installing new water mains, cutting and capping water main, and other water main work, replacement of fire hydrants and gate valves, replacement of service lines, completion of the distribution system materials inventory, the restoration of streets, sidewalks, rights-of-way and easements affected by the improvements and related facilities, as well as all work and equipment necessary or incidental to these improvements, and to pay the costs of issuing the Bonds and capitalized interest, if any.

The Bonds of this issue shall mature within the maximum terms permitted by law with interest on the unpaid balance at a rate not to exceed the maximum rate permitted by law payable over not more than forty (40) years from the date of issuance of the Bonds. The Bonds shall be issued pursuant to Act 94, Public Acts of Michigan, 1933, as amended.

SOURCE OF PAYMENT

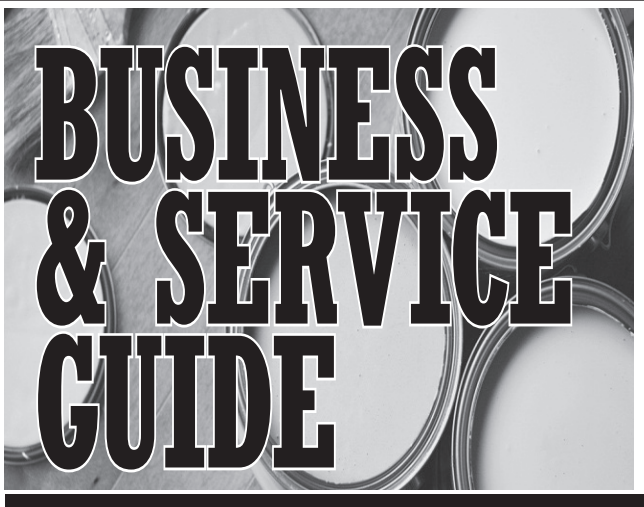
The principal of and interest on the Bonds shall be payable from the net revenues derived from the operation of the Water Supply System. In addition, the Bonds may be secured by the full faith and credit of the City as limited by applicable constitutional, statutory, and charter limitations on the taxing power of the City.

RIGHT OF REFERENDUM

The Bonds will be issued without a vote of the electors approving such Bonds, unless, within 45 days from the date of publication of this Notice of Intent, a petition, signed by not less than 10% of the registered electors residing within the limits of the City shall have been filed with the Clerk of the City or other recording officer of the City requesting a referendum upon the question of the issuance of the Bonds. If such a petition is filed, the Bonds shall not be issued until approved by the vote of a majority of the electors residing within the City qualified to vote and voting thereon at a general or special election.

This Notice is published pursuant to the requirements of Section 33 of Act 94.

Denise Westfall, City Clerk



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CROSSWORD

Crossword Answers D4

Los Angeles Times Sunday Crossword Puzzle

Edited by Rich Norris and Joyce Nichols Lewis

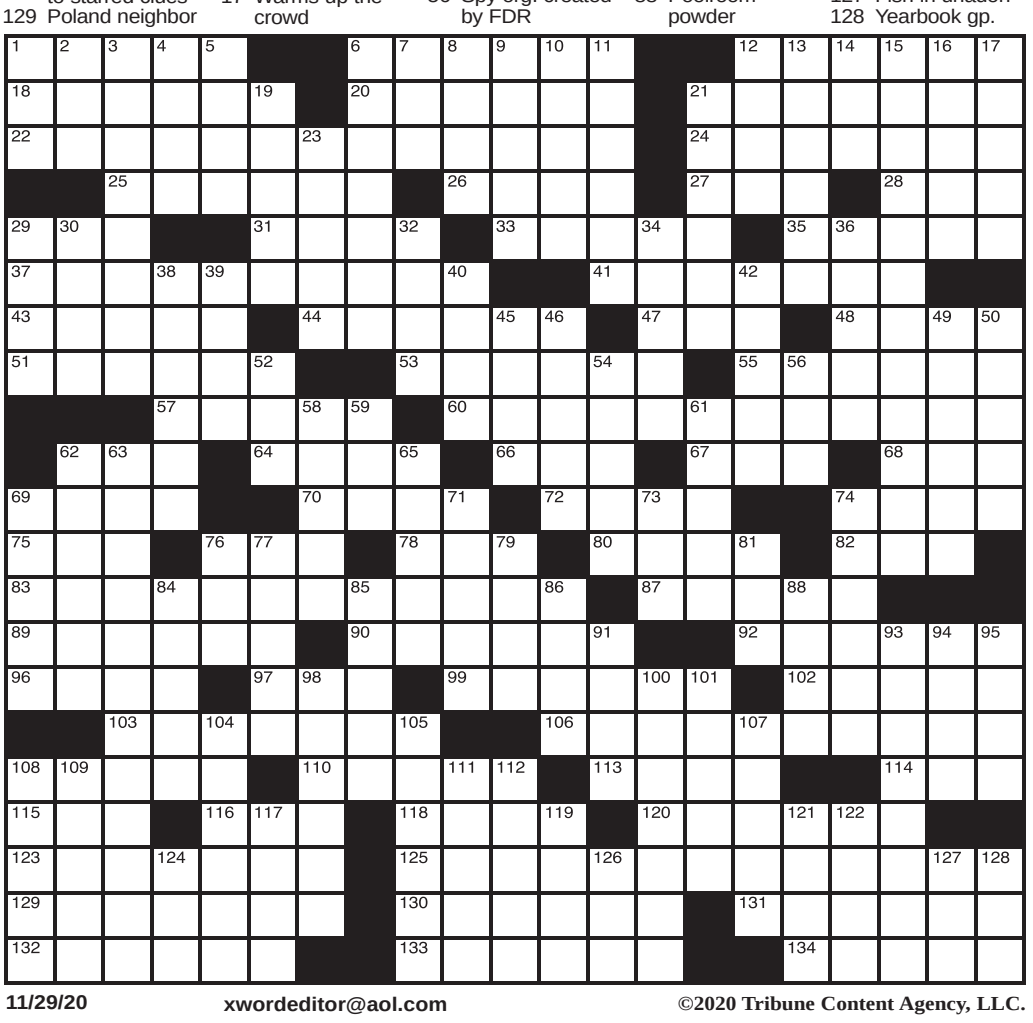
"HISTORY LESSON" By C.C. BURNIKEL

ACROSS

1 Readily available
6 Arabian Peninsula natives
12 Declines
18 __ apart
20 1998 Winter Games city
21 Place for retiring?
22 *Cuddly toy
24 Was behind
25 April 4, in 2021
26 "99 Luftballons" singer whose name is an anagram of two of Henry VIII's wives
27 Texter's "If you ask me"
28 Q's value in Scrabble
29 "Solve for x" subj.
31 Harbor bobber
33 Feudal workers
35 Pieces with views
37 *Layered lunch
41 Popular fact source
43 Hunter seen at night
44 Rami's role on "Mr. Robot"
47 Sch. with a Lima campus
48 Swingers' tools
51 Attend to a boxer, maybe
53 Ill will
55 Irrefutable truth
57 Litter box emanations
60 *Braves outfielder who was the 1990 N.L. Rookie of the Year
62 "Ex on the Beach" channel
64 Actress Hatcher
66 Half a film genre portmanteau
67 Workplaces for RNs
68 Tiny bit
69 Cheery greeting
70 __-free: cleaning cloth term
72 Market
74 Bowlers, e.g.
75 Menu preposition
76 Palais pal
78 Aides for profs
80 Check, with "in"
82 __ Miss
83 *Webmaster's concern
87 Financial liabilities
89 Ailing
90 Performed a concerto's cadenza
92 Where kitties get pampered
96 Substandard
97 __ de parfum
99 Beaux of old
102 Civil rights icon John
103 "Close, but no cigar"
106 *Cuts a school period
108 Prefix with league
110 Some video files
113 Israeli statesman Abba
114 Washington MLBer
115 "Right this instant!"
116 Global fiscal org.
118 Piece of cake
120 Paid off
123 Sweetums
125 Field including history, and a hint to the ends of the answers to starred clues
129 Poland neighbor
130 Entering words
131 Thin piece
132 "Shame on you!"
133 Raised
134 Topples (over)

DOWN

1 Cries of pain
2 "Just kidding!"
3 2010 Coen brothers remake
4 __ Romeo
5 Some downloaded docs
6 Hot
7 Superhero suffix
8 Opposin'
9 Identifies
10 Cockamamie
11 Discontinued Camry model
12 "The King and I" kingdom
13 When two hands come together?
14 Luxury bag monogram
15 *Jackson or Lincoln
16 Prominent
17 Warms up the crowd
19 Hold in reserve
21 Beam benders
23 Court tie
29 Straddling
30 Tempt
32 Festive time
34 Name on the 1979 album "The Wall"
36 MillerCoors rival
38 Part of the former Yugoslavia
39 City west of Tulsa
40 Tough situation
42 Portend
45 "The Wire" antihero __ Little
46 Saves for later viewing
49 Mexican town known for its beer, which is now a Heineken brand
50 Winter hillside sights
52 Kid
54 Track official
56 Spy org. created by FDR
58 Dig find
59 Asian honorific
61 "Maleficent" actress
62 City west of Venezia
63 *"We'll need a better solution"
65 Opening remarks
69 Invited to the skybox
71 Flip sides?
73 Was in charge of
74 Low-cost stopover
76 __ interpreter: press conference figure
77 Fighting word from the French for "mixture"
79 Store
81 "The Good Place" network
84 EagleCam spot
85 Seize illegally
86 Passing words?
88 Poolroom powder
91 What Brinker's boy plugged with a finger
93 Graceful vertical entrance
94 Birthplace of Galileo
95 Mgr.'s helper
98 Cost of withdrawal
100 Ate in small bits
101 Exchanges verbal jabs
104 Tense situation
105 Private agreement?
107 Agitated states
108 Two cents
109 Partners of crannies
111 Grimm creature
112 Actor __ Baron Cohen
117 Stole stuff
119 Docking place
121 Cheapest way to buy, with "in"
122 "Nurse Jackie" star Falco
124 Gentle touch
126 Exist
127 Fish in unadon
128 Yearbook gp.



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IN THE CLASSIFIEDS!

HOROSCOPE

By EUGENIA LAST

SATURDAY, NOVEMBER 28

Evaluate the past, but don't dwell over it. Carrying baggage forward will hold you back. Learn from your mistakes and prepare yourself for what you want to achieve. It's up to you to do the legwork if you want to excel. Shoot for the stars and embrace the future with optimism.

SAGITTARIUS (Nov. 23-Dec. 21) Spend more time getting things done and less time talking. A proactive approach to chasing your goals will gain you respect and admiration. You have what it takes.

CAPRICORN (Dec. 22-Jan. 19) Home improvements will bring you closer to loved ones. Work together to build a better environment in which to thrive. Be patient with a friend or relative who doesn't share your point of view.

AQUARIUS (Jan. 20-Feb. 19) If you don't like what's going on around you, remove yourself from the situation and do your own thing. Look for an innovative way to earn or save money.

PISCES (Feb. 20-March 20) Look at the possibilities and proceed to make changes that will help you get things done. Reconnect with someone from your past. Romance is on the rise.

ARIES (March 21-April 19) Think before you act. Be smart, consider your alternatives and listen to what others have to say. Time is on your side; slow down, be methodical and do what's right.

TAURUS (April 20-May 20) You are overdue for a change. Discuss what you want to do with a loved one. Collect your thoughts, use your imagination and strive for perfection.

GEMINI (May 21-June 20) Rethink how you treat others. Be mindful of sensitive issue, and put honesty first. Honor your promises, and you will gain support, trust and respect.

CANCER (June 21-July 22) Use your imagination and speak boldly. Spend time with someone you adore, and positive change will unfold. Work with like-minded people to achieve something great.

LEO (July 23-Aug. 22) Sit back; time is on your side. Refuse to let anyone pressure you into making a decision before you are ready to do so. Preparation will be necessary if you want to avoid a mistake.

VIRGO (Aug. 23-Sept. 22) Live and learn. You'll come across valuable information. Discuss your plans with a loved one and join forces to reach your goal. Love and romance are encouraged.

LIBRA (Sept. 23-Oct. 23) Get in the game. Look at the possibilities and be part of the solution. Don't let uncertainty ruin your chance to take advantage of an opportunity.

SCORPIO (Oct. 24-Nov. 22) Bring about the changes you've been talking about for so long. Take care of unfinished business and sail into the future with a light heart. Now is the time to make your dreams come true.

HOROSCOPE

By EUGENIA LAST

SUNDAY, NOVEMBER 29

Stay focused on what matters to you. Refuse to let others sidetrack you. Set personal goals and live up to your expectations. Keep an open mind, but don't get trapped in someone else's dream. Be innovative and imaginative, and pursue the adventures that excite you most.

SAGITTARIUS (Nov. 23-Dec. 21) A change at home will lift your spirits. Making your space more manageable will ease stress and encourage you to get more involved in projects that will make your life better.

CAPRICORN (Dec. 22-Jan. 19) Speak up about your feelings, intentions and plans. Share your emotions and explore proposals that will bring you closer to a loved one. A domestic adjustment will improve your life.

AQUARIUS (Jan. 20-Feb. 19) Check off what's on your to-do list and put your responsibilities behind you early in the day. Enjoy downtime with someone who brings out the best in you. Make fitness and good health your priorities.

PISCES (Feb. 20-March 20) Pay close attention to how you spend your money. A joint venture looks promising, as long as you share the expenses equally. An unexpected gift is heading your way.

ARIES (March 21-April 19) Keep your ego in check and your mind on what you are trying to accomplish. Concentrate on doing your best to make a difference. Turn your attention to activities that will lift your spirits.

TAURUS (April 20-May 20) A change of heart will lead you in a better direction. Consider what you want to do, and get started. Don't let uncertainty hold you back. Romance is on the rise.

GEMINI (May 21-June 20) Pay attention to what's going on around you. You may have to intervene if someone is misrepresenting a situation that involves you. Do your part and carry on.

CANCER (June 21-July 22) Size up what you can accomplish, and get started. Worrying about what others do will hold you back. Put your best foot forward, and do what you can to live up to your own expectations.

LEO (July 23-Aug. 22) Join the front line of a cause you believe in. Fight for your rights and for those less fortunate or unable to fend for themselves.

VIRGO (Aug. 23-Sept. 22) Find a new way to reach out to people. An unexpected offer will encourage you to start something new. Romance is favored. How you treat people will affect your productivity.

LIBRA (Sept. 23-Oct. 23) Take your anger and replace it with compassion and understanding. Sitting on the fence will not help you make a decision, but research and open discussions will.

SCORPIO (Oct. 24-Nov. 22) Discuss personal plans with a loved one. Be open to suggestions and willing to compromise. An unexpected offer will encourage you to leave the past behind and embark on something new and exciting.

Answer To Today's Puzzle

O	N	T	A	P	■	■	O	M	A	N	I	S	■	■	S	A	Y	S	N	O
W	O	R	L	D	S	■	N	A	G	A	N	O	■	P	I	T	S	T	O	P
S	T	U	F	F	E	D	A	N	I	M	A	L	■	R	A	N	L	A	T	E
■	■	E	A	S	T	E	R	■	N	E	N	A	■	I	M	O	■	T	E	N
A	L	G	■	■	B	U	O	Y	■	S	E	R	F	S	■	O	P	E	D	S
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■	M	T	V	■	T	E	R	I	■	R	O	M	■	O	R	S	■	T	A	D
H	I	H	O	■	■	L	I	N	T	■	S	E	L	L	■	■	H	A	T	S
A	L	A	■	A	M	I	■	T	A	S	■	R	E	I	N	■	O	L	E	■
D	A	T	A	S	E	C	U	R	I	T	Y	■	D	E	B	T	S	■	■	■
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P	O	O	R	■	E	A	U	■	S	W	A	I	N	S	■	L	E	W	I	S
■	■	N	I	C	E	T	R	Y	■	■	S	K	I	P	S	C	L	A	S	S
I	N	T	E	R	■	M	P	E	G	S	■	E	B	A	N	■	■	N	A	T
N	O	W	■	I	M	F	■	S	N	A	P	■	B	R	I	B	E	D	■	■
P	O	O	P	S	I	E	■	S	O	C	I	A	L	S	T	U	D	I	E	S
U	K	R	A	I	N	E	■	I	M	H	E	R	E	■	S	L	I	V	E	R
T	S	K	T	S	K	■	■	R	E	A	R	E	D	■	■	K	E	E	L	S

11/29/20

RESERVE THIS SPACE
TODAY!

VILLAGE OF THREE OAKS
THREE OAKS, MICHIGAN
ORDINANCE #219

SECTION 1 TITLE
This Ordinance shall be known and may be cited as the Village of Three Oaks Regulation of Medical and Adult Use Marihuana Ordinance.

SECTION 2 PURPOSE
The purpose of this Ordinance is to regulate adult use marihuana establishments, which include marihuana growers, marihuana safety compliance facilities, marihuana processers, marihuana microbusinesses, marihuana retailers, marihuana secure transporters and medical marihuana facilities, which include marihuana growers, marihuana safety compliance facilities, marihuana processors, marihuana provisioning centers, and marihuana secure transporters. The Village finds that these activities are significantly connected to the public health, safety, security, and welfare of its citizens and it is therefore necessary to regulate and enforce safety, security, fire, policing, health, and sanitation practices related to such activities and also to provide a method to defray administrative costs incurred by such regulation and enforcement. It is not the intent of this Ordinance to diminish, abrogate, or restrict the protections for recreational marihuana use found in the Michigan Medical Marihuana Facility Licensing Act ("MMFLA") or the Michigan Regulation and Taxation of Marihuana Act ("MRTMA").

SECTION 3 DEFINITIONS
Applicant means entity or individual seeking a Municipal License.
Conditional Authorization means that the Clerk for the Village of Three Oaks has determined that the submitted application is complete.
Department means the Michigan Department of Licensing and Regulatory Affairs.
Conditional License means that the Council for the Village of Three Oaks has approved the Applicant for a Municipal License contingent upon the State of Michigan issuing a license for operation under state law.
Marihuana means that term as defined in the MRTMA.
Marihuana Business includes a marihuana grower, retailer, microbusiness, processor, safety compliance facility, and/or secure transporter under the MRTMA and a grower, provisioning center, processor, safety compliance facility, and/or secure transporter under the MMFLA.
Marihuana grower means a person licensed under the MRTMA to cultivate marihuana and sell or otherwise transfer marihuana to marihuana establishments.
Marihuana microbusiness means a person licensed under the MRTMA to cultivate not more than one hundred and fifty (150) marihuana plants; process and package marihuana; and sell or otherwise transfer marihuana to individuals who are twenty-one (21) years of age or older or to a marihuana safety compliance facility, but not to other marihuana establishments.
Marihuana processor means a person licensed under the MRTMA to obtain marihuana from marihuana establishments; process and package marihuana; and sell or otherwise transfer marihuana to marihuana establishments.
Marihuana retailer means a person licensed under the MRTMA to obtain marihuana from marihuana establishments and to sell or otherwise transfer marihuana to marihuana establishments and to individuals who are twenty-one (21) years of age or older.
Marihuana safety compliance facility means a person licensed to test marihuana, including certification for potency and the presence of contaminants.
Marihuana secure transporter means a person licensed under the MRTMA to obtain marihuana from marihuana establishments in order to transport marihuana to marihuana establishments.
Medical marihuana grower means a licensee under the MMLFA that is a commercial entity located in this state that cultivates, dries, trims, or cures and packages marihuana for sale to a processor, provisioning center, or another grower.
Medical marihuana processor means a licensee under the MMFLA that is a commercial entity located in this state that purchases marihuana from a grower and that extracts resin from the marihuana or creates a marihuana-infused product for sale and transfer in packaged form to a provisioning center or another processor.
Medical marihuana provisioning center means a licensee under the MMFLA that is a commercial entity located in this state that purchases marihuana from a grower or processor and sells, supplies, or provides marihuana to registered qualifying patients, directly or through the patients' registered primary caregivers. Provisioning center includes any commercial property where marihuana is sold at retail to registered qualifying patients or registered primary caregivers.
Medical marihuana safety compliance facility means a licensee under the MMFLA that is a commercial entity that takes marihuana from a marihuana facility or receives marihuana from a registered primary caregiver, tests the marihuana for contaminants and for tetrahydrocannabinol and other cannabinoids, returns the test results, and may return the marihuana to the marihuana facility.
Medical marihuana secure transporter means a licensee under the MMFLA that is a commercial entity located in this state that stores marihuana and transports marihuana between marihuana facilities for a fee.
Municipal License means a license issued by the Council for the Village of Three Oaks under Section 6 of the MRTMA or Section 205 of the MMFLA.
MMFLA means the Medical Marihuana Facilities Licensing Act.
MRTMA means the Michigan Regulation and Taxation of Marihuana Act.
Stakeholder means "Applicant" as defined under the administrative rules promulgated by the agency under the authority of the MMFLA, the Marihuana Tracking Act, the MRTMA, and Executive Reorganization Order No. 2019-2, MCL 333.27001.

SECTION 4 AUTHORIZATION AND FEE
A. The Village hereby authorizes, subject to the issuance of a Municipal License by the Village Clerk, the following Marihuana Businesses within the boundaries of the Village, as are authorized pursuant to Section 6.1 of the MRTMA.
B. The Marihuana Businesses and the number authorized pursuant to this Ordinance are:

Type of Business	Number Authorized
Marihuana Retailer	1
Marihuana Microbusiness	1
Marihuana Grower (any class)	2
Marihuana Processor	2
Marihuana Safety Compliance Facility	1
Marihuana Secure Transporter	1

Nothing in this Ordinance shall be construed to prohibit a MRTMA marihuana grower, processor, or retailer from operating at a location shared with a MMFLA marihuana grower, processor, or retailer.

C. A nonrefundable Municipal License application fee shall be paid by each Marihuana Business applying to be licensed under this Ordinance in the amount of $5,000.00. The municipal license fee is in addition to any other fees required, including, but not limited to, zoning fees.

SECTION 5 MUNICIPAL LICENSE APPLICATION REQUIREMENTS AND PROCEDURE
A. No person shall operate a Marihuana Business in the Village without a valid Municipal License issued by the Village pursuant to the provisions of this Ordinance.
B. No person shall be issued a Municipal License by the Village without first having obtained a Special Land Use Permit authorizing the operation of the Marihuana Business pursuant to the Village of Three Oaks Zoning Ordinance.
C. No person who is, or within the preceding 24 months was, employed by the Village, acts as a consultant for the Village, or acts as an advisor to the Village, and is involved in the implementation, administration or enforcement of this Ordinance shall have an interest, directly or indirectly, in a Marihuana Business.
d. Every Applicant for a Municipal License to operate a Marihuana Business shall file an application in the Village Clerk's office upon a form provided by the Village. The application shall include:
1. The appropriate nonrefundable Municipal License application fee in the amount determined by the Village;
2. If the Applicant is an individual: the Applicant's name; date of birth; Social Security number; physical address, including residential and any business address; copy of government-issued photo identification; email address; one or more phone numbers, including emergency contact information;
3. If the Applicant is not an individual: the names; dates of birth; physical addresses, including residential and any business address; copy of government-issued photo identifications; email address; and one or more phone numbers of each Stakeholder of the Applicant, including designation of the highest ranking representative as an emergency contact person; contact information for the emergency contact person; articles of incorporation or organization; assumed name registration; Internal Revenue Service EIN confirmation letter; copy of the operating agreement of the Applicant, if a limited liability company; copy of the partnership agreement, if a partnership; names and addresses of the beneficiaries, if a trust; or a copy of the bylaws or shareholder agreement, if a corporation;
4. The percentage ownership of each Stakeholder;
5. The name and address of the proposed Marihuana Business;
6. A copy of the Special Land Use Permit issued by the Village of Three Oaks Planning Commission;
7. A location area map of the Marihuana Business and surrounding area that identifies the relative locations and the distances (closest property line to the subject Marihuana Business's building) reflecting the Applicant's compliance with the separation distance requirements provided under Section 2.412-1 subsection D;
8. A signed acknowledgment that the Applicant is aware and understands that all matters related to marihuana growing, cultivation, possession, testing, safety compliance and transporting are currently subject to state and federal laws, rules and regulations, and that the approval or granting of a license hereunder does not exonerate or exculpate the Applicant from abiding by the provisions and requirements and penalties associated with those laws, rules, and regulations, or exposure to any penalties associated therewith; and further, the Applicant waives and forever releases any claim, demand, action, legal redress, or recourse against the Village, its elected and appointed officials, and its employees and agents for any claims, damages, liabilities, causes of action or attorney fees that the Applicant may incur as a result of the violation by the Applicant, its Stakeholders and its agents of those laws, rules, and regulations; and
9. Signed acknowledgments in a form approved by the Village verifying that the Applicant and any associated Stakeholder(s) are not in default to the Village; verifying that the Applicant and any associated Stakeholders are authorized to submit the application; and verifying whether the Applicant or operator has had a business license revoked or suspended, and if revoked or suspended, then the reason for such revocation or suspension.
10. Any other information which may be required by the Village Clerk.

E. An initial bidding period following the effective date of this Ordinance shall be set by the Village Council by Resolution. The Village shall begin accepting applications on the first day of the initial bidding period and shall cease accepting applications at close of business of the last day of the initial bidding period. Following the close of the initial bidding period, the Village Council shall review each Applicant as they receive Conditional Authorization.
F. Upon receipt of an application, including application fee and other documents referenced herein, the Village Clerk or other authorized Village official shall review the application within fourteen (14) days to determine whether the application is complete. Complete applications shall receive Conditional Authorization. Incomplete applications will be denied. The Village Clerk shall notify the Applicant of the grant or denial of the Conditional Authorization by first-class mail. In the event of a denial, the Applicant shall have fourteen (14) days from the mailing date of the denial to correct deficiencies. Should the Applicant timely correct all deficiencies, the Village Clerk shall issue a Conditional Authorization. Following the issuance of the Conditional Authorization, the application fee shall be nonrefundable.
G. The Village Council shall review conditionally authorized applications as provided herein to determine whether such Applicants will receive a Conditional License.
H. The MRTMA requires that the Village establish a competitive process to select Applicants who are best suited to operate in compliance with the MRTMA and this Ordinance when the limitations of Section 4 above prevent the department from issuing state licenses to Applicants that meet the requirements of Section 9, subsection 3 of the MRTMA.
I. Accordingly, when the limitations of Section 4 above prevent the department from issuing state licenses to Applicants that meet the requirements of Section 9, Subsection 3 of the MRTMA, then the Village Council shall issue a Conditional License to Applicants that demonstrate best suitability to operate in compliance with the MRTMA in the Village of Three Oaks. Compliance with the MRTMA in the Village is assessed by consideration of the following factors:
1. Whether the Applicant or any Stakeholder is a resident of the Village of Three Oaks or otherwise demonstrates commitment to or investment in the Village that is not purely financial;
2. The Applicant's experience operating or owning a business in the Village of Three Oaks;
3. The Applicant's experience in operating other similarly licensed Marihuana Business(es) in Michigan;
4. The Applicant's general business management experience;
5. Whether the Applicant or any Stakeholder has a history of non-compliance with any regulatory requirements in any other jurisdiction;
6. How the proposed business will mitigate impacts of the operation on Village services and resources, including without limitation: impacts on the Village economy; impacts on local services, public infrastructure and public utilities; and impacts on parking and traffic;
7. Whether the Applicant has demonstrated the ability to execute and finance the proposed Marihuana Business; and
8. The quality of the employee training and education.

J. When the limitations of Section 4 above do not prevent the Department from issuing state licenses to Applicants that meet the requirements of Section 9, subsection 3 of the MRTMA, then the Village Council shall issue a Conditional License to an Applicant if the Applicant has satisfactorily met all requirements of Section 5.D.
K. The Village Council shall review all conditionally authorized applications at a public meeting and the Village Council may require the Applicant and one or more Stakeholder to be present at the public meeting.
L. All conditional licenses issued are contingent upon the State of Michigan issuing a license for operation under state law.
M. Within thirty (30) days from the Applicant submitting proof of obtaining a state operating license and completing all other required permits and approvals required by the Village, the Village shall issue a Municipal License.
N. If a conditionally licensed Applicant fails to obtain a Municipal License from the Village within one (1) year from the date of the Conditional License, then such Conditional License shall be canceled by the Village Manager unless the Village Manager extends such Conditional License for good cause shown, where good cause means a reasonable excuse not solely based on the delay of the Applicant.
O. Should the Village grant a Municipal License, the application fee shall be considered as the fee imposed for the first year the Municipal License issued.

SECTION 6 MINIMUM OPERATIONAL STANDARDS FOR ALL MARIHUANA BUSINESSES WITHIN THE VILLAGE OF THREE OAKS
The following minimum standards shall apply to all Marihuana Business within the Village:
A. Marihuana Business shall comply at all times and in all circumstances with the MRTMA, applicable Michigan law, and the general rules of the Department, as they may be amended from time to time. It is the responsibility of the owner to be aware of changes in the MRTMA. The Village bears no responsibility for failure of the owner to be aware of changes in the MRTMA;
B. Consumption and/or use of marihuana shall be prohibited at the Marihuana Business.

SECTION 7 DENIAL AND REVOCATION
A Municipal License issued under this Ordinance may be revoked by the Village Council at a public meeting at which it is determined that grounds for revocation under this Ordinance exist. Notice of the time and place of the hearing and the grounds for revocation must be given to the holder of a Municipal License at least five (5) days prior to the date of the hearing by first class mail to the address given on the license application. A licensee whose license is the subject of such hearing may present evidence and/or call witnesses at the hearing.
B. A Municipal License applied for or issued under this ordinance may be denied or revoked on any of the following grounds:
1. Any violation of this Ordinance;
2. Any conviction of delivery of a controlled substance to a minor;
3. Village finding of fraud, misrepresentation or the making of a false statement by the Applicant or any Stakeholder of the Applicant while engaging in any activity for which this Ordinance requires a Municipal License or in connection with the application for a Municipal License or request to renew a Municipal License;
4. Sufficient evidence that the licensee lacks, or has failed to demonstrate, the requisite professionalism and/or business experience required to assure strict adherence to this Ordinance, and the rules and regulations governing the MRTMA;
5. The license holder or any of its Stakeholders is in default to the Village personally or in connection with any business in which they hold an ownership interest for failure to pay property taxes, special assessments, fines, fees or any other financial obligation;
6. The Marihuana Business is determined by the Village to have become a public nuisance; or
7. The Department has denied, revoked or suspended the Applicant's state operating license.

SECTION 8 LICENSE RENEWAL
A. A Municipal License shall be valid for one (1) year from the date of issuance, unless revoked as provided by law, including this Ordinance.
B. A valid Municipal License may be renewed on an annual basis by submitting a renewal application upon a form provided by the Village and payment of the annual license fee. Applications to renew a Municipal License shall be filed with the Village Clerk at least thirty (30) days prior to the date of its expiration. As long as no changes to the Municipal Licensee have occurred, there is no pending request to revoke or suspend a Municipal License, and the Municipal Licensee has paid the license renewal fee, the Village Clerk shall renew the License.

SECTION 9 UNLAWFUL PRACTICES
Any act which is a violation of MCL 333.27954, or any amendment thereto, shall also be considered a violation of this Ordinance. It shall be unlawful to consume marihuana in a public place in the Village of Three Oaks, except in a location as may be designated by the MRTMA of the Village Council for consumption and only when not accessible to persons under twenty-one (21) years of age.

SECTION 10 APPLICABILITY
The provisions of this Ordinance shall be applicable to all persons and businesses described herein, including if the operations or activities associated with a Marihuana Business were established without authorization before the effective date of this Ordinance.

SECTION 11 PENALTIES AND ENFORCEMENT
A. Any person who violates any of the provisions of this Ordinance shall be responsible for a municipal civil infraction and subject to the payment of a civil fine of $500, plus costs, except that a violation of Section 9 by consuming marihuana in a public place is a civil infraction and subject to the payment of a civil fine of up to $100. Each day a violation of this Ordinance continues to exist constitutes a separate violation. A violator of this Ordinance shall also be subject to such additional sanctions, remedies and judicial orders as are authorized under Michigan law.
B. A violation of this Ordinance is deemed to be a nuisance per se. In addition to any other remedy available at law, the Village may bring an action for an injunction or other process against a Licensee to restrain, prevent, or abate any violation of this Ordinance.
C. This Ordinance may be enforced and administered by the Village Clerk, any Village of Three Oaks Police Officer, Village Manager or such other Village official as may be designated from time to time by resolution of the Village Council.

SECTION 12 SEVERABILITY
In the event that any one or more sections, provisions, phrases or words of this Ordinance shall be found to be invalid by a court of competent jurisdiction, such holding shall not affect the validity or the enforceability of the remaining sections, provisions, phrases or words of this Ordinance

SECTION 13 EFFECTIVE DATE
This Ordinance shall take effect 40 days after its adoption and publication as prescribed by law.
The foregoing Ordinance was duly adopted at a Regular Council meeting of the Three Oaks Village Council at which a quorum was present on 10-21-20.

_____
S:/Cynthia E. Moynihan
Village Clerk
Village of Three Oaks
Three Oaks, Michigan

Buy It. Sell It. Find It. CLASSIFIED.

SIEMANS IN BRIDGMAN

BUILT Ford PROUD

2020 FORD F-150 SUPERCREW XLT 4X4

OXFORD WHITE WITH MAGNETIC TU-TONE, 2.7 ECOBOOST ENGINE, XLT CHROME APPEARANCE PACKAGE, POWER SLIDING REAR WINDOW, LED BOX LIGHTING, REMOTE START, NAVIGATION, LOCKING REAR AXLE, AND MUCH MORE! F20111

LEASE FOR $239 PER MONTH*

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, $3,800 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD RCL RENEWAL, OFFER EXPIRES 11/30/20

2020 FORD ESCAPE SE ALL WHEEL DRIVE

MAGNETIC METALLIC, HEATED FRONT SEATS, BACK-UP CAMERA, ADAPTIVE CRUISE CONTROL, VOICE ACTIVATED NAVIGATION, 1.5 ECOBOOST ENGINE, AND MUCH MORE! F20306

MSRP	$30,145
SIEMANS DISCOUNT	- 2,150
FORD CREDIT RETAIL BONUS CASH*	- 700
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH*	- 2,000
FORD BLACK FRIDAY TRADE-IN ASSISTANCE BONUS CASH	- 1,000

SALE PRICE* **$24,295**

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

2020 FORD EDGE SEL ALL WHEEL DRIVE

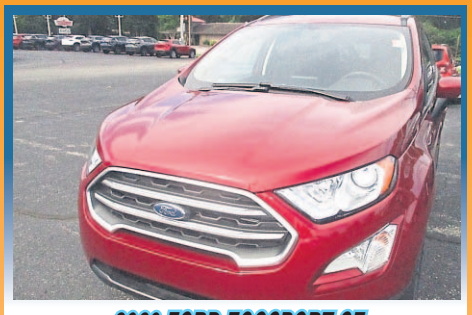
AGATE BLACK METALLIC, DUNE ACTIVEX SEAT MATERIAL, HEATED FRONT SEATS, HEATED STEERING WHEEL, ADAPTIVE CRUISE CONTROL, NAVIGATION, HANDS FREE LIFTGATE, REMOTE START, WIRELESS CHARGING PAD, PANORAMIC VISTA ROOF, AND MUCH MORE! F20322

MSRP	$40,615
SIEMANS DISCOUNT	- 1,620
FORD RETAIL BONUS CASH	- 250
FORD CREDIT RETAIL BONUS CASH*	- 2,200
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH*	- 2,000
FORD BLACK FRIDAY TRADE-IN ASSISTANCE BONUS CASH*	- 1,000

SALE PRICE* **$33,545**

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2020 FORD ECOSPORT SE

RUBY RED METALLIC, POWER MOONROOF, HEATED FRONT SEATS, REAR VIEW CAMERA, REVERSE SENSING SYSTEM, AND MUCH MORE! F20250

MSRP	$25,090
SIEMANS DISCOUNT	- 1,095
FORD SELECT INVENTORY RETAIL CUSTOMER CASH	- 500
FORD BONUS CUSTOMER CASH	- 500
FORD RETAIL CUSTOMER CASH	- 4,000
FORD COMPETITIVE CONQUEST BONUS CASH*	- 1,000

SALE PRICE* **$17,995**

(*MUST QUALIFY)

2020 FORD EXPEDITION LIMITED 4X4

RAPID RED METALLIC, 2ND ROW BUCKET SEATS, 22 INCH ALUMINUM WHEELS, 3.5 ECOBOOST ENGINE, PANORAMIC VISTA ROOF, 360 DEGREE CAMERA, VOICE ACTIVATED NAVIGATION, ENHANCED ACTIVE PARK ASSIST, LED HEADLAMPS, AND MUCH MORE! F20352

MSRP	$75,120
SIEMANS DISCOUNT	- 2,675
FORD CREDIT RETAIL BONUS CASH*	- 3,450
FORD BLACK FRIDAY TRADE-IN ASSISTANCE BONUS CASH*	- 1,000
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH*	- 2,250
FORD COMPETITIVE CONQUEST BONUS CASH*	- 3,000

SALE PRICE* **$62,745**

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

2020 FORD EXPLORER PLATINUM 4X4 DEMO

SILVER SPRUCE METALLIC, 3.0 ECOBOOST V6 ENGINE, 20 INCH BRIGHT MACHINED FACE ALUMINUM WHEELS, MULTI-CONTOUR FRONT SEATS, 14 SPEAKERS, 10 INCH TOUCHSCREEN, HANDS FREE LIFTGATE, TWIN PANEL MOONROOF, B & O SOUND SYSTEM, 360 DEGREE CAMERA, PLUS MORE! F20177

MSRP	$60,440
SIEMANS DEMO DISCOUNT	- 5,445
FORD CREDIT RETAIL BONUS CASH*	- 2,700
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH*	- 2,000
FORD BLACK FRIDAY TRADE-IN ASSISTANCE BONUS CASH	- 1,000

SALE PRICE* **$49,295**

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

2020 FORD FUSION SE

VELOCITY BLUE, FORD CO-PILOT 360, REAR VIEW CAMERA, REVERSE SENSING SYSTEM, AND MUCH MORE! F20291

10 YEAR/100,000 MILES FORD PROTECT POWERTRAIN WARRANTY

MSRP	$25,695
SIEMANS DISCOUNT	- 1,200
FORD RETAIL BONUS CASH	- 1,200
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH*	- 2,000
FORD BLACK FRIDAY TRADE-IN ASSISTANCE BONUS CASH*	- 1,000

SALE PRICE* **$20,295**

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

2020 FORD RANGER XLT CREW CAB 4X4

RACE RED, 2.3 ECOBOOST ENGINE, BLACK APPEARANCE PACKAGE, RUNNING BOARDS, SPRAY-IN BEDLINER, 18 INCH BLACK PAINTED ALUMINUM WHEELS, REAR VIEW CAMERA, AND MUCH MORE! F20433

MSRP	$38,090
SIEMANS DISCOUNT	- 1,095
FORD CREDIT RETAIL BONUS CASH*	- 1,250
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH*	- 1,000
FORD BLACK FRIDAY TRADE-IN ASSISTANCE BONUS CASH*	- 1,000

SALE PRICE* **$33,745**

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

SIEMANS IN BRIDGMAN

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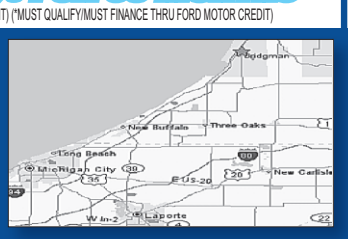

SIEMANS IN BRIDGMAN

45th ANNIVERSARY USED VEHICLE SALE

2012 HONDA CIVIC LX

1.8 EFI Engine, Automatic Transmission, Styled Wheel Covers, 146K Miles, Power Windows, CD-Player, Remote Keyless Entry System, Car Smart Checked, Gray, U20140A

NOW $8,806

2017 FORD EDGE SEL AWD

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Dual Climate Control, CD-Player, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum, U20141A

NOW $25,357

2017 JEEP GRAND CHEROKEE LIMITED 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Billet Silver U20174

Was $31,951 NOW $28,880

2017 HONDA ACCORD EX

2.4 EFI Engine, Automatic Transmission, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Silver, F20420A

Now $20,884

2014 JEEP WRANGLER UNLIMITED 4X4

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 73K Miles, Remote Start, Navigation, 3-Piece Hard Top, Heated Front Seats, Touchscreen Display, Remote Keyless Entry System, Car Smart Checked, Black U20176

Was $31,749 NOW $28,614

2017 JEEP GRAND CHEROKEE ALTITUDE 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Remote Start, Power Heated Front Seats, Heated Steering Wheel, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Billet Silver U20181

Was $31,228 NOW $29,750

2019 FORD TRANSIT 350 XLT 15 PASSENGER VAN

3.7 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 18K Miles, Preferred Equipment Package, Rear View Camera, Remote Keyless Entry System, Ford Certified! Oxford White U20112A

Was $32,729 NOW $29,372

2017 FORD EXPLORER PLATINUM 4X4

3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Seats, Power Adjust Pedals, 2nd Row Heated Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Front and Rear View Cameras, Lane-Keeping System, Active Park Assist, Reverse Sensing System, Power Lift Gate, Trailer Tow Package, Ford Certified! Shadow Black

Was $35,989 NOW $34,785

2018 JEEP GRAND CHEROKEE LIMITED 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Blind Spot and Cross Path Detection, Reverse Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Black Diamond U20180

Was $33,520 NOW $30,947

2017 CHRYSLER PACIFICA TOURING-L PLUS

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 51K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Slide Side Doors, Power Lift Gate, Blind Spot and Cross Path Detection, Reverse Park Assist, Rear View Camera, DVD Entertainment Center, Remote Keyless Entry System, Chrysler Certified! Tusk White C20212A

Was $26,811 NOW $22,790

2016 FORD EDGE SEL AWD

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Panoramic Moon Roof, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Too Good To Be Blue U20171

Was $22,555 NOW $20,994

2019 FORD F-150 XLT SUPERCREW 4X4

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 10K Miles, Security Cover, Bed Liner, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Dynamic Hitch Assist, Pre-Collision Assist, Rear View Camera, Remote Keyless Entry System, Ford Certified! Ruby Red, F20399A

NOW $39,995

2019 FORD F-150 LARIAT SUPERCREW DIESEL 4X4

3.0 V6 EFI Turbo Diesel Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 9K Miles! Remote Start, Navigation, SYNC 3, Chrome Step Bars, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Memory Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moon Roof, Blind Spot Information System, Reverse Sensing System, Trailer Tow Package, Trailer Tow Monitor, Trailer Back Up Assist, Smart Trailer Tow Connector, Remote Keyless Entry System, Ford Certified! Ruby Red C20246A

Was $54,990 NOW $52,554

2018 FORD F-150 XLT SUPERCREW 4X4

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 11K Miles, Remote Start, SYNC 3, Chrome Step Bars, Power Heated Front Seats, Power Pedals, Blind Spot Information System, Trailer Tow Monitor, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Magma Red F20218A

Was $40,966 NOW $37,878

2018 FORD FUSION SE AWD

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 13K Miles! Remote Start, Navigation, SE Luxury Package, Power Driver's Seat, Heated Front Seats, Power Moon Roof, SYNC 3, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Magnetic, F20394A

NOW $22,883

2014 GMC SIERRA 1500 SLT 4X4

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Running Boards, Memory Power Leather Heated Seats, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! Black F19385B

Was $31,499 NOW $29,989

2018 FORD F-150 XLT SUPERCREW 4X4

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 44K Miles, Remote Start, Navigation, SYNC 3, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! White Gold, C20261A

Was $39,872 NOW $36,995

2016 FORD EDGE SEL AWD

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Kona Blue, F20285A

Was $23,810 NOW $20,549

2017 FORD FOCUS SEL HATCHBACK

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 58K Miles, Heated Front Seats, Power Moon Roof, CD-Player, Rear View Camera, Kona Blue, M20086A

NOW $13,995

2016 JEEP GRAND CHEROKEE HIGH ALTITUDE 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 55K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Dual Panel Panoramic Moon Roof, Blind Spot and Cross Path Detection, Rear View Camera, Power Lift Gate, Trailer Tow Group IV, Remote Keyless Entry System, Jeep Certified! Brilliant Black, C20306A

NOW $30,663

2017 JEEP GRAND CHEROKEE LIMITED 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Tech Gray Aluminum Wheels, 50K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Diamond Black U20178

Was $32,380 NOW $29,612

2018 FORD F-150 XLT SUPERCREW 4X4

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 15K Miles! Remote Start, Navigation, SYNC 3, Bed Liner, Running Boards, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, C20316A

NOW $39,995

2015 DODGE JOURNEY CROSSROAD

2.4 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 87K Miles, Power Driver's Seat, Leather Trimmed Seating, Three Zone Temp Control, Touchscreen Display, Remote Keyless Entry System, Car Smart Checked! Vice White, F20334A

NOW $13,904

2018 FORD ESCAPE SEL 4X4

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 32K Miles, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Panoramic Moon Roof, CD-Player, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! White Gold, U20183

Was $22,228 NOW $19,999

2016 FORD EDGE SEL AWD

3.5 V6 EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! White Platinum, F20410A

NOW $22,923

2014 VOLKSWAGEN PASSAT SE

1.8 EFI Engine, Automatic Transmission, Aluminum Spoked Wheels, 156K Miles, Power Leather Heated Front Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! White

Was $9,822 NOW $8,864

2019 DODGE GRAND CARAVAN SXT

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, CD-Player, Power Driver's Seat, Power Slide Side Doors, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Powertrain Factory Warranty! White Knuckle S20013

Was $20,500 NOW $19,995

2017 FORD F-150 XLT SUPERCAB 4X4

2.7 V6 EFI Ecoboost Engine, 6 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Reverse Sensing System, Remote Keyless Entry System, Ford Certified! Shadow Black U20186

Was $34,618 NOW $33,372

2017 FORD F-150 XLT SUPERCAB 4X4

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 49K Miles, Security Cover, Bed Liner Mat, Running Boards, Remote Start, Navigation, Trailer Tow Group, Pro Trailer Back-Up Assist, Reverse Sensing System, Rear View Camera, SYNC 3, Power Heated Front Seats, Remote Keyless Entry System, Ford Certified! Shadow Black F20376A

Was $34,980 NOW $32,676

2018 HONDA FIT EX HATCHBACK, GRAY

1.5 EFI Engine, CVT Automatic, Aluminum Spoked Wheels, 44K Miles, Power Moon Roof, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gray, F20375A

NOW $16,357

2019 DODGE GRAND CARAVAN GT

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Power Leather Heated Seating, Heated Steering Wheel, Stow 'N Go Seats, Auto Climate Control, Power Slide Side Doors, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Granite S20012

Was $20,995 NOW $19,995

2018 MERCEDES GLC 300 4MATIC AWD

2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 32K Miles, Memory Power Leather Heat Seating, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty!

Was $33,995 NOW 32,995

2016 FORD F-150 XLT SUPERCREW 4X4

5.8 V8 EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 45K Miles, Remote Start, SYNC 3, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Reverse Sensing System, Rear View Camera, Trailer Tow Group, Pro Trailer Back Up Assist, Remote Keyless Entry System, Ford Certified! Blue Jeans, F20436A

NOW $34,552

2017 TOYOTA HIGHLANDER XLE AWD

3.5 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 24K Miles, Navigation, Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Lane Departure Warning, Blind Spot Monitor, Cross Traffic Alert, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! PreDawn Gray Mica, C20227A

NOW $33,226

2017 FORD EXPLORER PLATINUM 4X4

3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Machined Face Wheels, 58K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Power-Fold Seats, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, 180 Degree Front Camera, Lane Keeping System, Reverse Sensing System, Rear View Camera, Power Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! White Platinum, F20437A

NOW $33,821

2017 FORD ESCAPE TITANIUM

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 15K Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Active Park Assist System, Rear View Camera, Hands Free Power Lift Gate, Remote Keyless Entry System, Ford Certified! Magnetic, F20400A

NOW $21,455

2013 TOYOTA PRIUS C HYBRID HATCHBACK

1.5 EFI Engine, CVT Automatic, Styled Wheel Covers, 107K Miles, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! Blue

Was $9,994 NOW $8,853

2015 GMC YUKON DENALI 4X4

6.2 V8 EFI Engine, 8 Speed Automatic, Aluminum Spoked Wheels, 58K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated/AC Front Seats, 2nd Heated Seats, Heated Steering Wheel, Power Moon Roof, DVD Entertainment System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Black, C20305A

NOW $40,827

2018 HYUNDAI SANTA FE SPORT AWD

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 23K Miles, Power Driver's Seat, Cloth and Leather Heated Front Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Platinum Graphite F20289A

Was $21,994 NOW $18,993

2016 TOYOTA HIGHLANDER LIMITED AWD

3.5 EFI Engine, Automatic Transmission, Aluminum Wheels, 117K Miles, Memory Power Leather Heated/AC Seats, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Gray, C21020A

NOW $24,943

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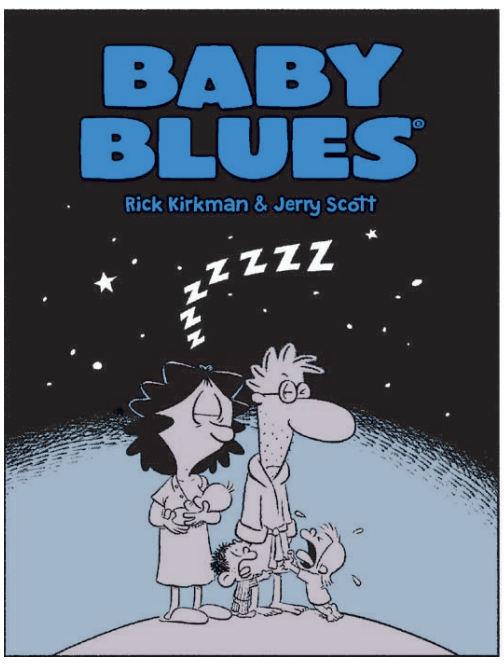
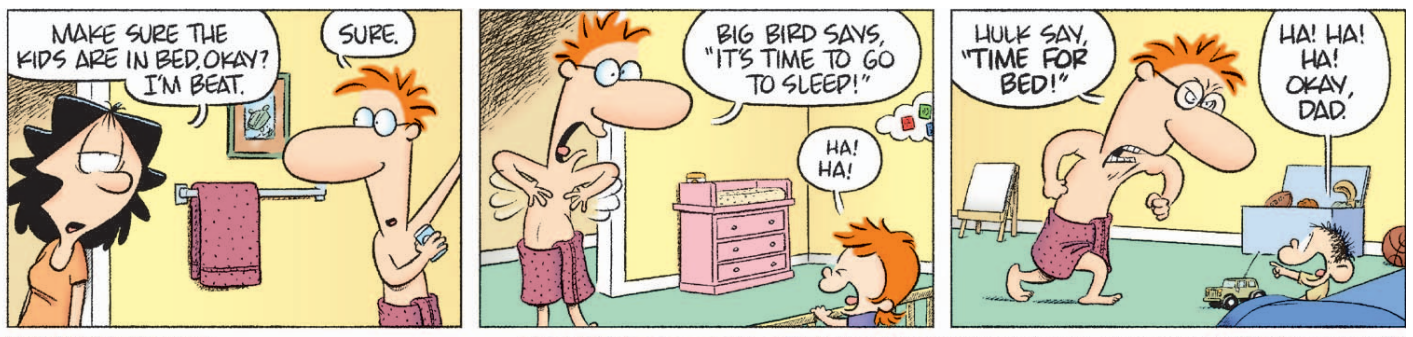
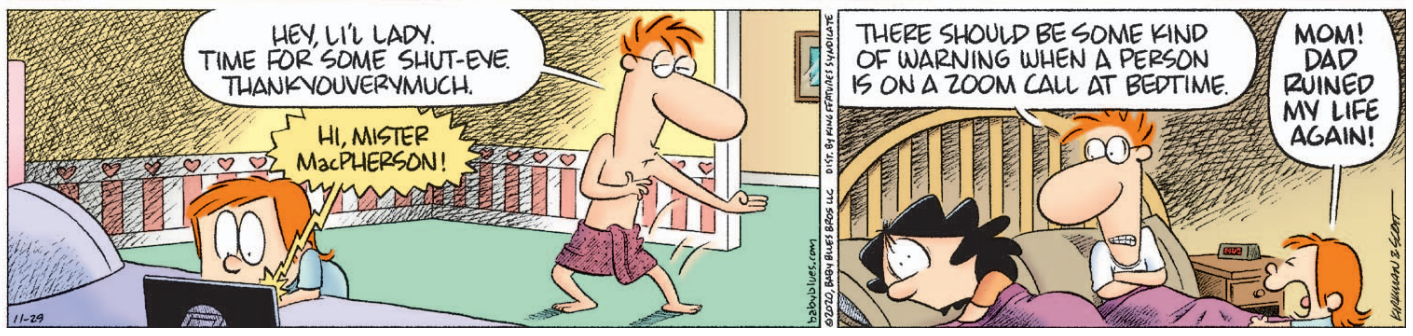
BABY BLUES

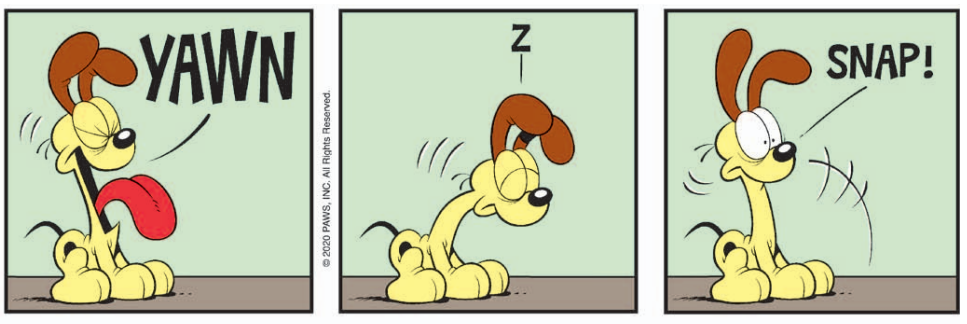
Rick Kirkman & Jerry Scott

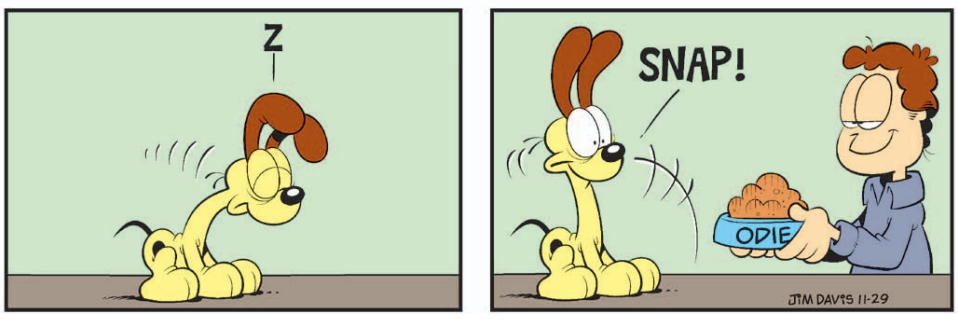


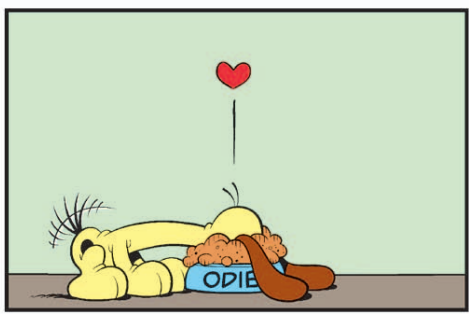

MAKE SURE THE KIDS ARE IN BED, OKAY? I'M BEAT.
SURE.
BIG BIRD SAYS, "IT'S TIME TO GO TO SLEEP!"
HA! HA!
HULK SAY, "TIME FOR BED!"
HA! HA! HA! OKAY, DAD.


HEY, LI'L LADY. TIME FOR SOME SHUT-EYE. THANKYOUVERYMUCH.
HI, MISTER MacPHERSON!
THERE SHOULD BE SOME KIND OF WARNING WHEN A PERSON IS ON A ZOOM CALL AT BEDTIME.
MOM! DAD RUINED MY LIFE AGAIN!
babyblues.com
©2020 BABY BLUES BROS LLC
DIST. BY KING FEATURES SYNDICATE

Garfield



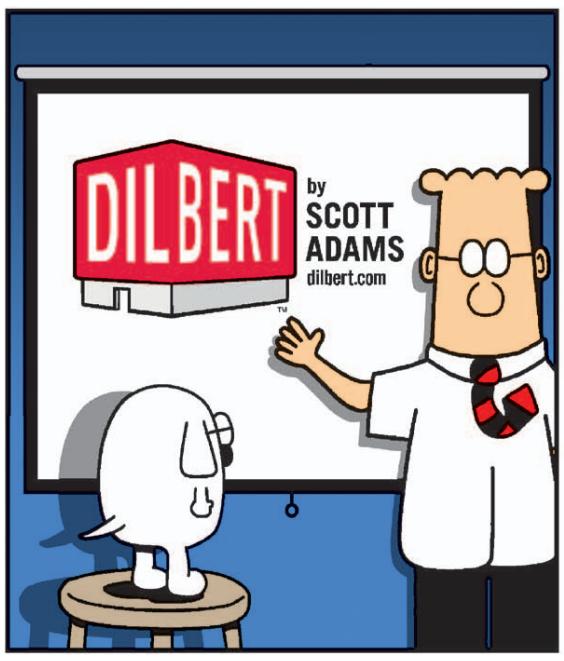




DILBERT

by SCOTT ADAMS

dilbert.com



I STARTED DOING TELEMEDICINE IN MY SPARE TIME.
DON'T YOU NEED TO BE A DOCTOR TO DO THAT?
TECHNICALLY, YES. BUT I FOUND A WORKAROUND.
WHICH IS?
I TELL PEOPLE I'M A DOCTOR.
Twitter: @scottadamssays
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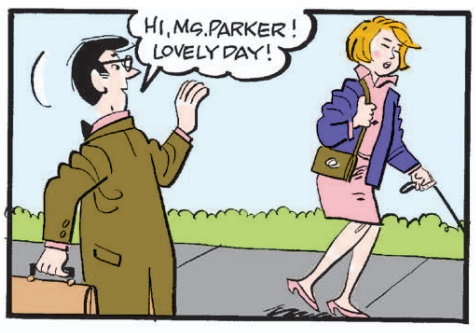
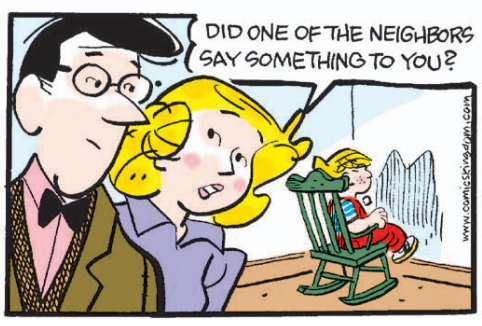
DOCTOR, I HAVE A SHARP PAIN IN THE BACK OF MY THIGH.
ARE YOU SITTING ON A RAKE?
THAT'S A WEIRD QUESTION.
OH, WAIT, I AM.
WHAT SHOULD I DO?
TRY PICKING UP LEAVES WITH YOUR HANDS.
Dilbert.com
11-29-20

Hank Ketcham's Dennis the Menace

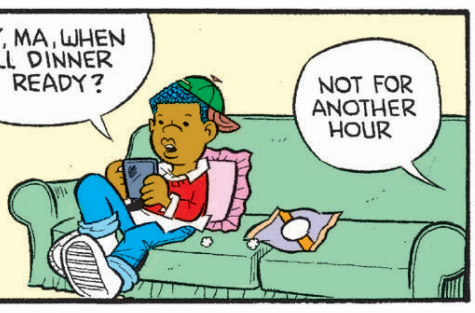
SHOULDER COLD

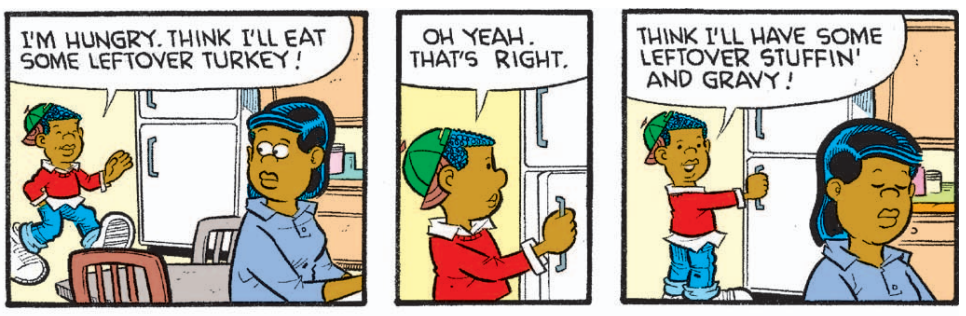




CURTIS

by RAY BILLINGSLEY





OH YEAH. THASS RIGHT.
RAY BILLINGSLEY
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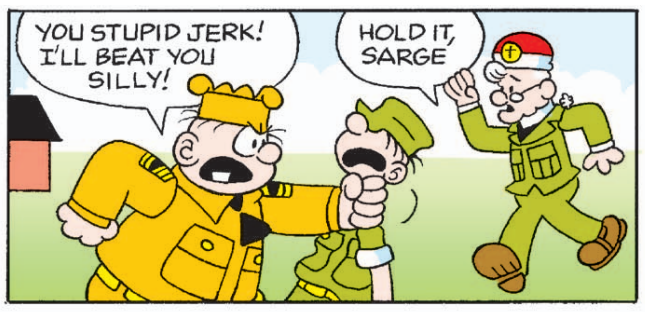
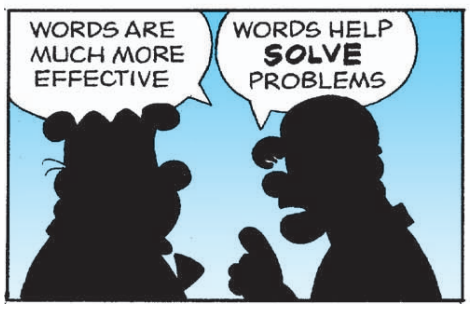
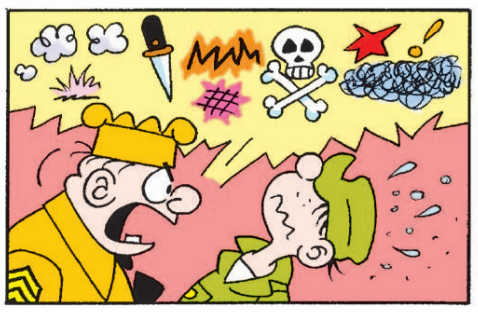
WHY NOT WARM UP THE MIXED VEGETABLES OR EAT SOME GOOD FRUIT?
MEH, I'M NOT HUNGRY
OH YEAH. THASS RIGHT.

Mort Walker's beetle bailey®

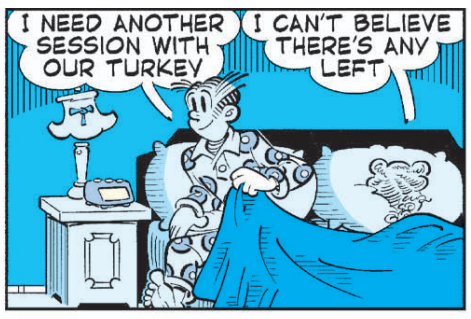


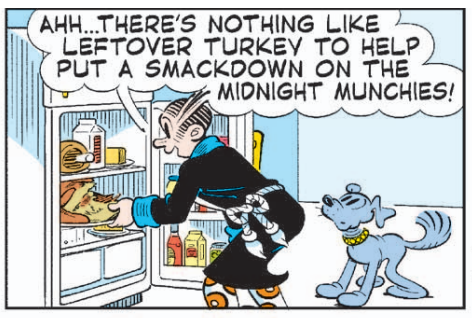


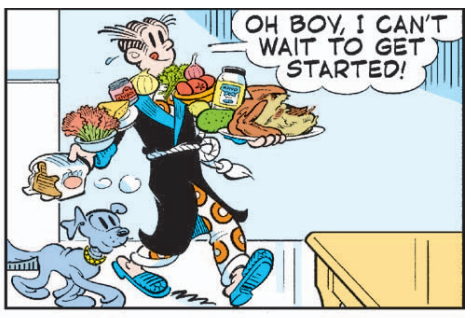


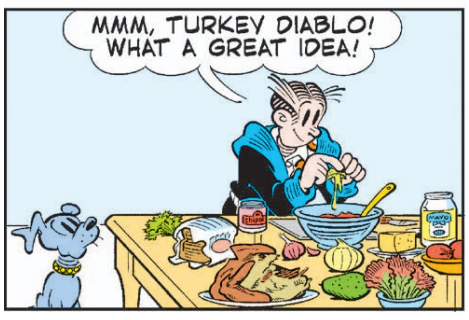
BLONDIE

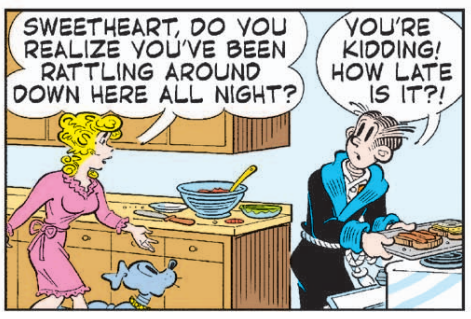
BY DEAN YOUNG & JOHN MARSHALL

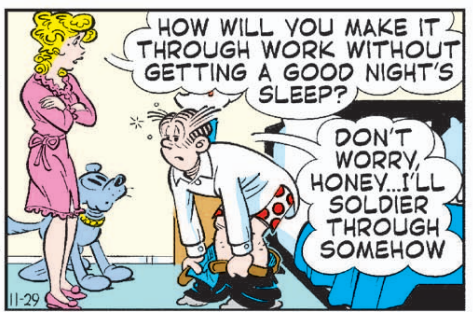


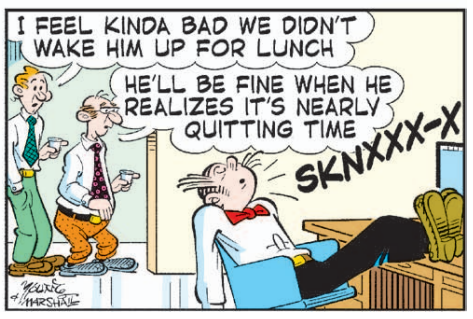






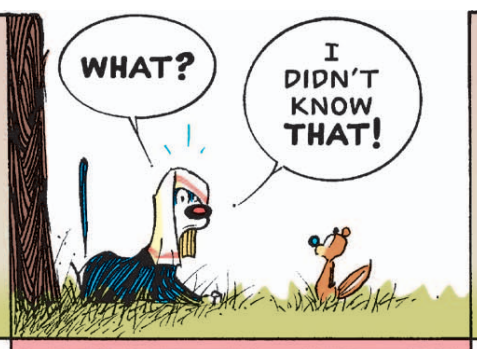






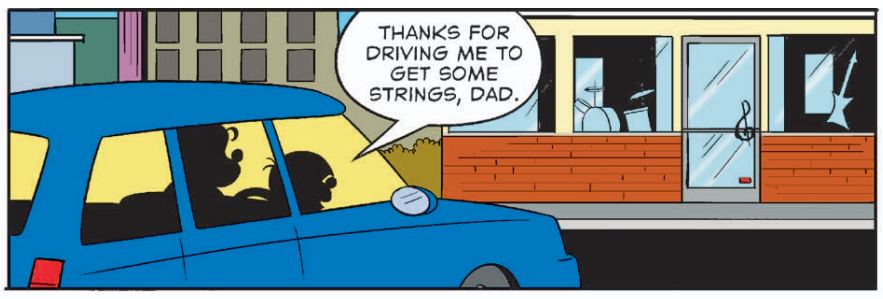
MUTTS

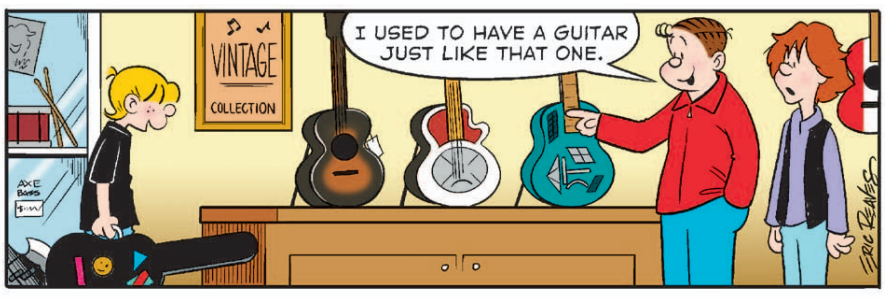
Patrick McDonnell

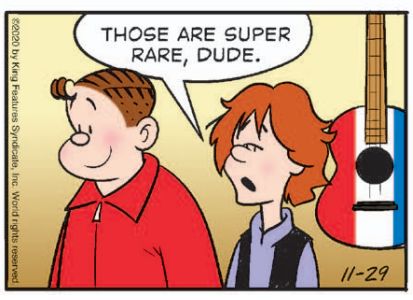


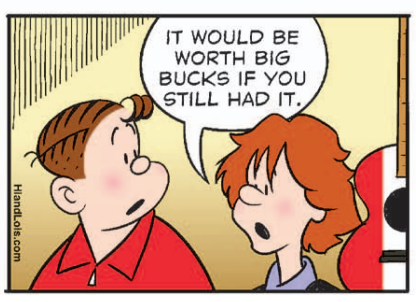
Hi and Lois

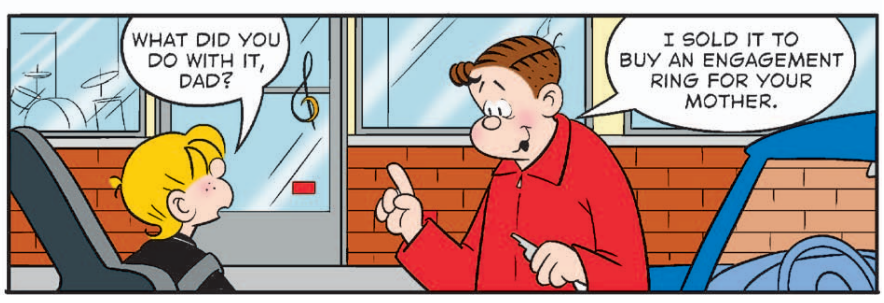
by BRIAN and GREG WALKER











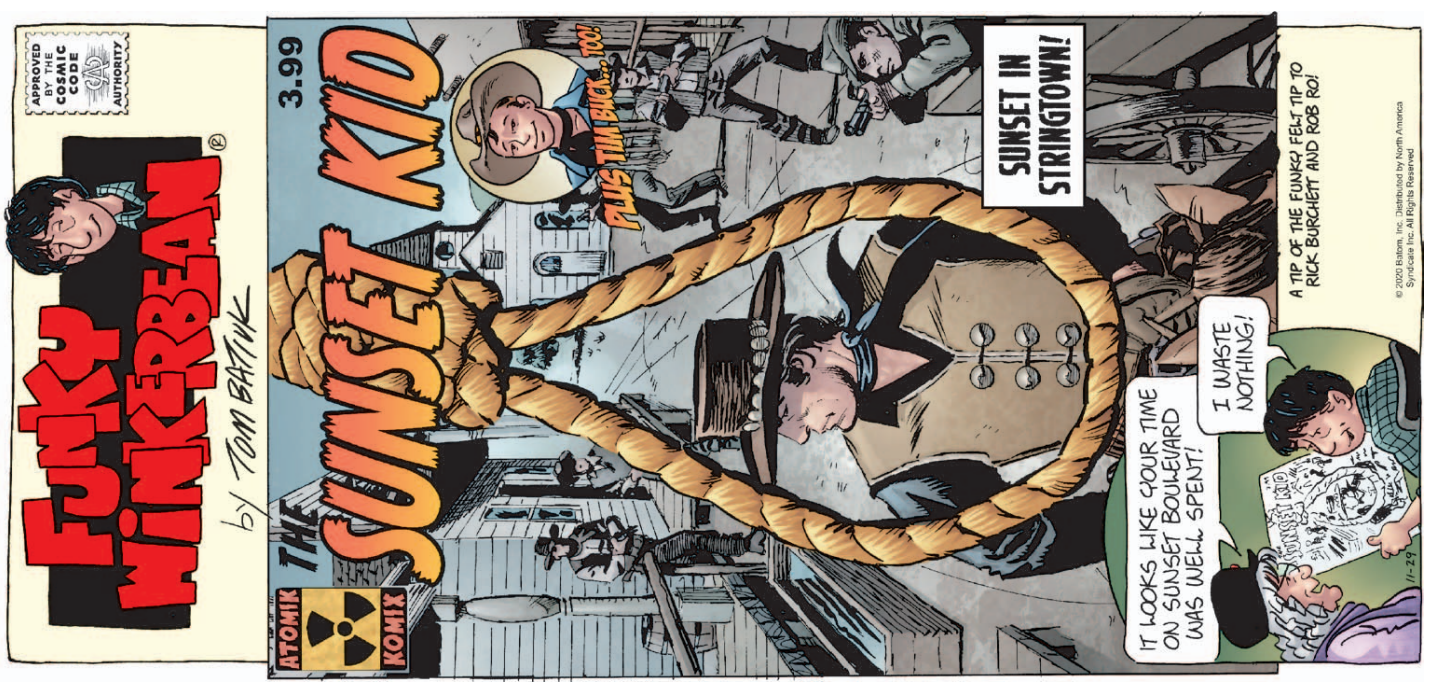
The FAMILY CIRCUS®

By BIL KEANE

Seven-year-old Billy fills in for Daddy today with this view of two rooms in his house.
Dining Room:
Kitchen:
by Billy
A place where people just sit and dine.
Where everybody eats and laughs and has fun!
11-29

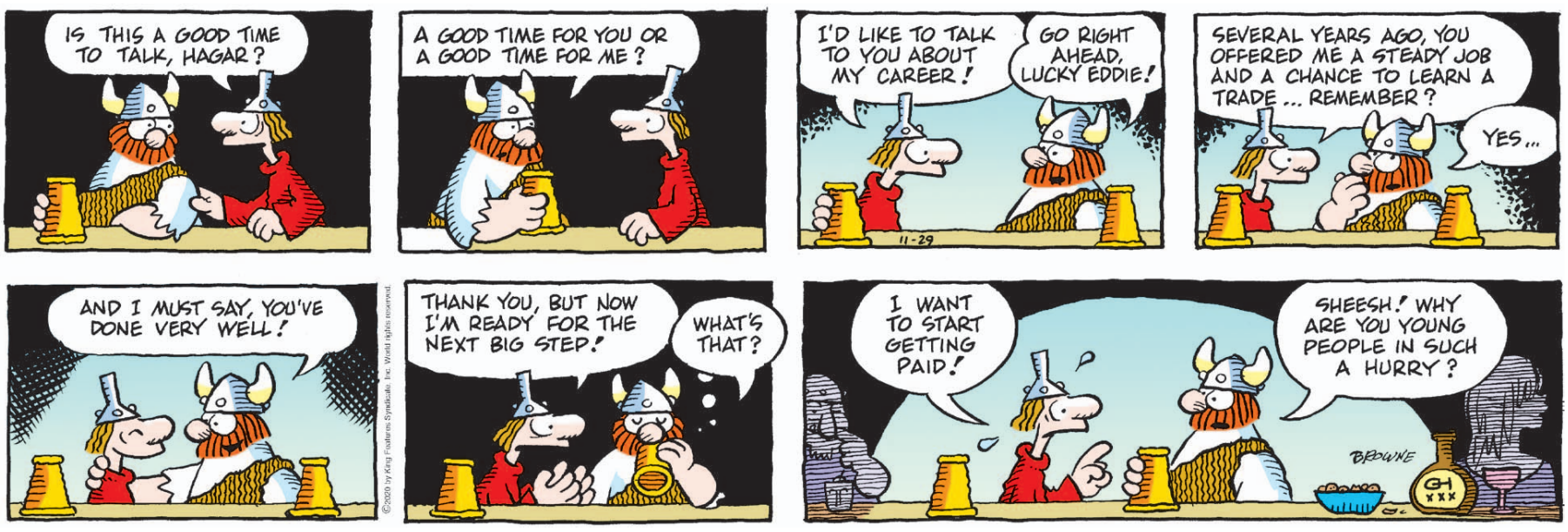
FUNKY WINKERBEAN®

by TOM BATIUK


APPROVED BY THE COSMIC CODE AUTHORITY
3.99
THE SUNSET KID
PLUS TIM BIRO... TOO!
ATOMIK KOMIX
SUNSET IN STRINGTOWN!
IT LOOKS LIKE YOUR TIME ON SUNSET BOULEVARD WAS WELL SPENT!
I WASTE NOTHING!
A TIP OF THE FUNKS FELT TIP TO RICK BURCHETT AND ROB RO!
11-29

HAGAR the horrible

by DIK BROWNE


IS THIS A GOOD TIME TO TALK, HAGAR?
A GOOD TIME FOR YOU OR A GOOD TIME FOR ME?
I'D LIKE TO TALK TO YOU ABOUT MY CAREER!
GO RIGHT AHEAD, LUCKY EDDIE!
11-29
SEVERAL YEARS AGO, YOU OFFERED ME A STEADY JOB AND A CHANCE TO LEARN A TRADE ... REMEMBER?
YES...
AND I MUST SAY, YOU'VE DONE VERY WELL!
THANK YOU, BUT NOW I'M READY FOR THE NEXT BIG STEP!
WHAT'S THAT?
I WANT TO START GETTING PAID!
SHEESH! WHY ARE YOU YOUNG PEOPLE IN SUCH A HURRY?
BROWNE
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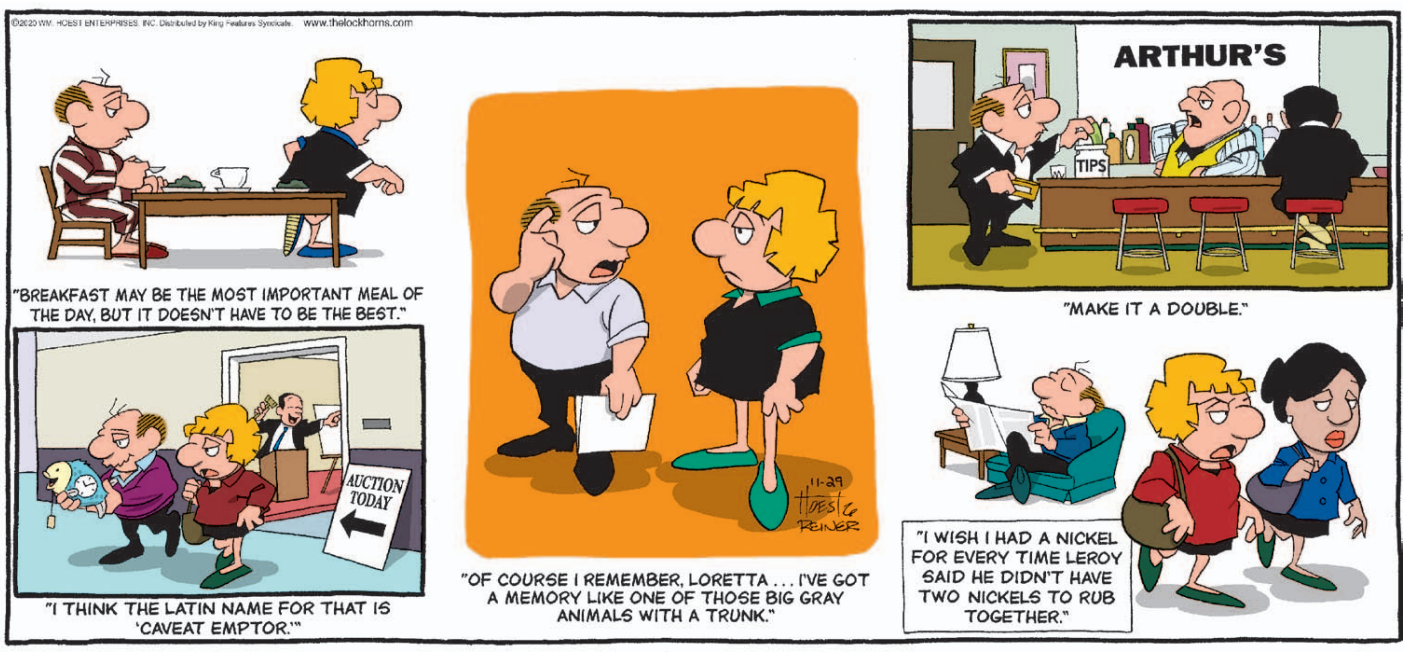
THE LOCKHORNS

BY BUNNY HOEST AND JOHN REINER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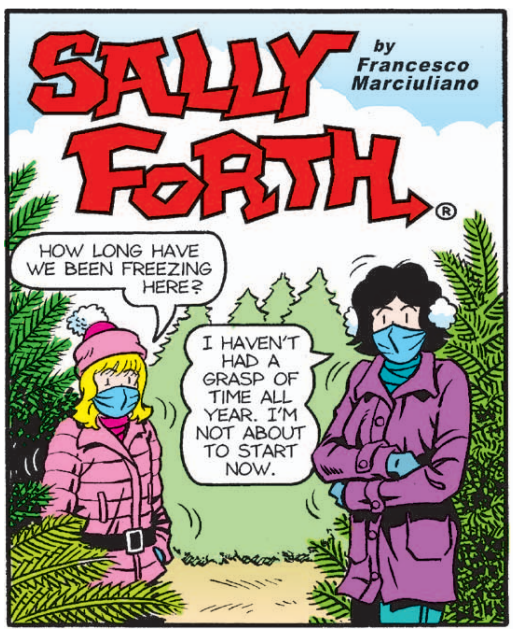
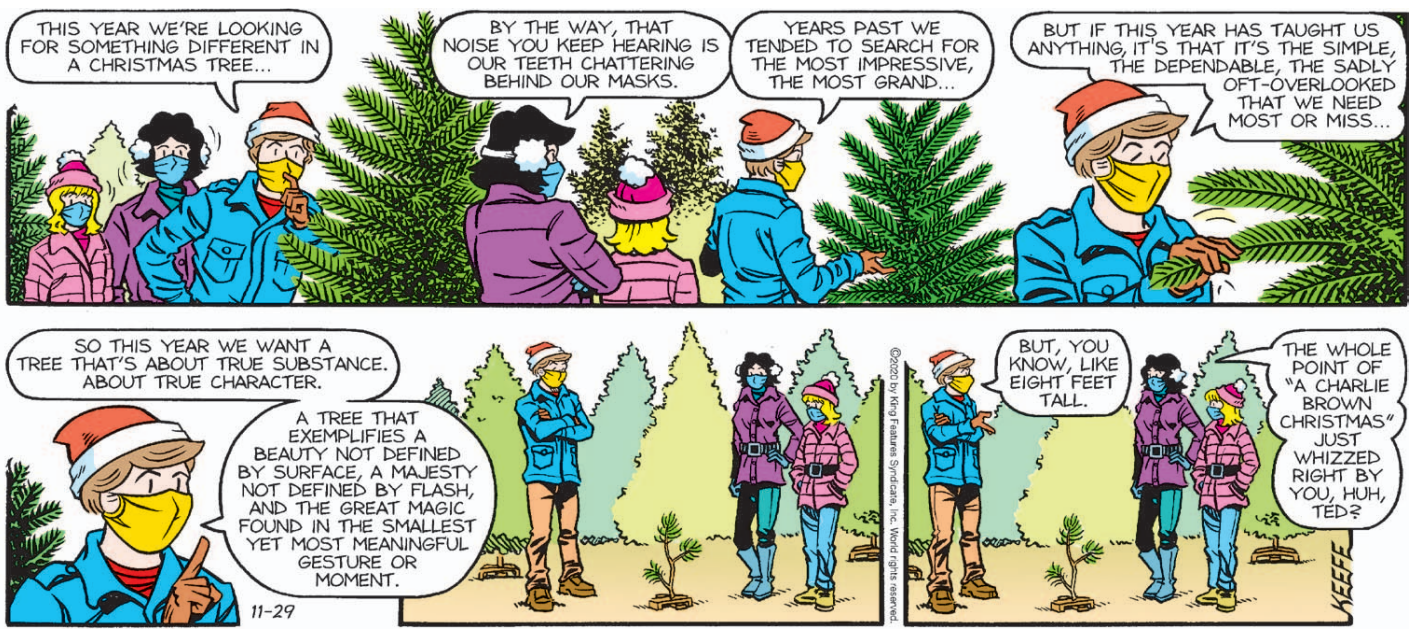
"BREAKFAST MAY BE THE MOST IMPORTANT MEAL OF THE DAY, BUT IT DOESN'T HAVE TO BE THE BEST."
AUCTION TODAY
"I THINK THE LATIN NAME FOR THAT IS 'CAVEAT EMPTOR.'"
11-29
HOEST & REINER
"OF COURSE I REMEMBER, LORETTA ... I'VE GOT A MEMORY LIKE ONE OF THOSE BIG GRAY ANIMALS WITH A TRUNK."
ARTHUR'S
TIPS
"MAKE IT A DOUBLE."
"I WISH I HAD A NICKEL FOR EVERY TIME LEROY SAID HE DIDN'T HAVE TWO NICKELS TO RUB TOGETHER."

SALLY FORTH®

by Francesco Marciuliano




THIS YEAR WE'RE LOOKING FOR SOMETHING DIFFERENT IN A CHRISTMAS TREE...
BY THE WAY, THAT NOISE YOU KEEP HEARING IS OUR TEETH CHATTERING BEHIND OUR MASKS.
YEARS PAST WE TENDED TO SEARCH FOR THE MOST IMPRESSIVE, THE MOST GRAND...
BUT IF THIS YEAR HAS TAUGHT US ANYTHING, IT'S THAT IT'S THE SIMPLE, THE DEPENDABLE, THE SADLY OFT-OVERLOOKED THAT WE NEED MOST OR MISS...
SO THIS YEAR WE WANT A TREE THAT'S ABOUT TRUE SUBSTANCE. ABOUT TRUE CHARACTER.
A TREE THAT EXEMPLIFIES A BEAUTY NOT DEFINED BY SURFACE, A MAJESTY NOT DEFINED BY FLASH, AND THE GREAT MAGIC FOUND IN THE SMALLEST YET MOST MEANINGFUL GESTURE OR MOMENT.
11-29
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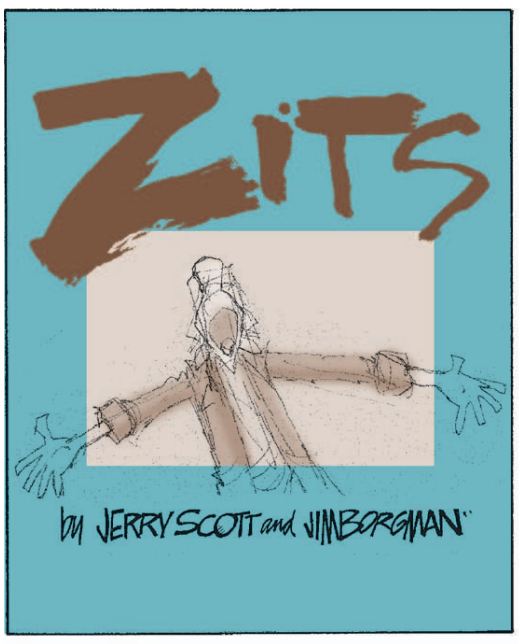
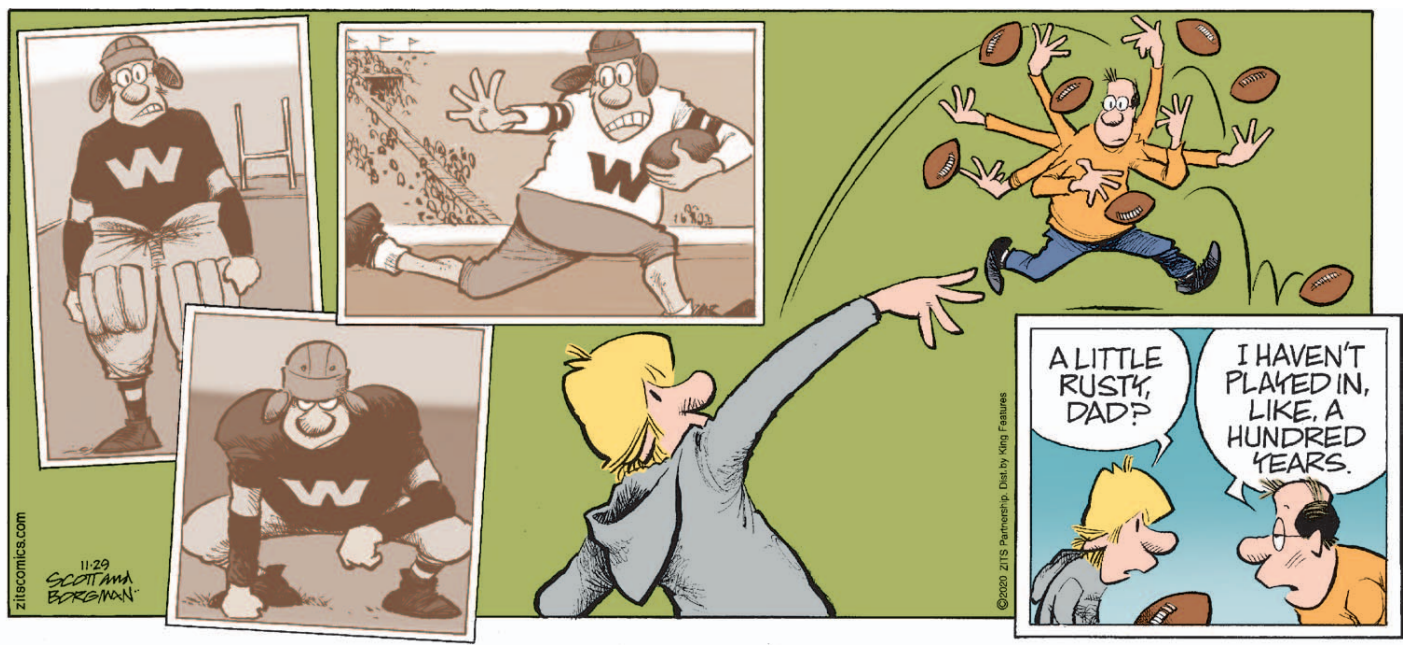
BUT, YOU KNOW, LIKE EIGHT FEET TALL.
THE WHOLE POINT OF "A CHARLIE BROWN CHRISTMAS" JUST WHIZZED RIGHT BY YOU, HUH, TED?
KEEFE

ZITS

by JERRY SCOTT and JIM BORGMAN

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11-29
SCOTT and BORGMAN
A LITTLE RUSTY, DAD?
I HAVEN'T PLAYED IN, LIKE, A HUNDRED YEARS.
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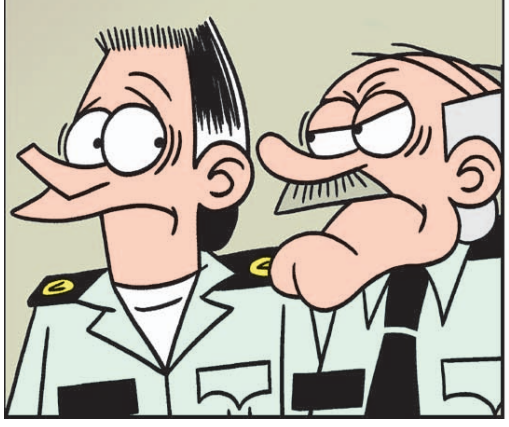
FORT KNOX™

by Paul Jon



MONDO IS SO EXCITED ABOUT CHRISTMAS.
BUT HE'S JUST A DOG.
BAH HUM DOG
NONSENSE... HE'S MORE THAN A DOG.
IF YOU SAY SO, GENERAL.
PETA BREAD
I DO! HE'S ACTUALLY THOUGHTFUL.
HOW SO?
SANTA CLAWS
11/29
Join the Knox family at Facebook.com/FortKnoxComic and Arcamax.com/Funnies/FortKnox
HE PUT TOGETHER A CHRISTMAS LIST FOR ME.
SHORT LIST
WHAT'S ON IT?
FLEA the U.S.A.
EVERYTHING HE CHEWED UP.
HE CHEWS YOU
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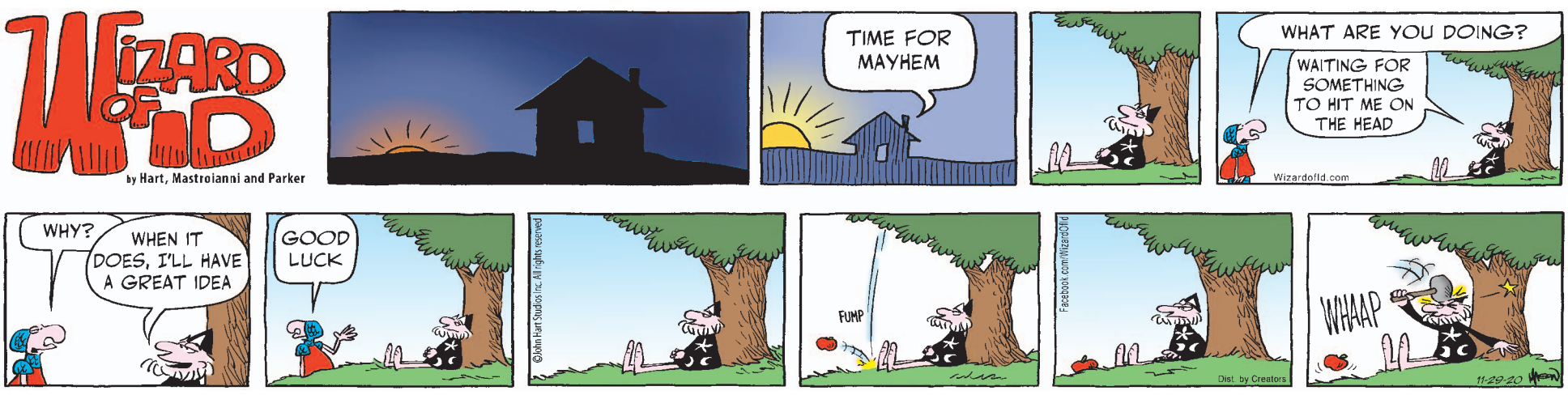
WIZARD OF ID

by Hart, Mastroianni and Parker



BC

BY MASTROIANNI AND HART

SWEEP SWEEP

SWEEP SWEEP

JohnHartStudios.com 11.29.20

Facebook.com/BCcomic

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SWEEP SWEEP

WELCOME TO 90% OF MY LIFE.

Dist. by Creators

BIZARRO

by Dan Piraro

PUNCH! PUNCH! PUNCH!

KICK! KICK! KICK!

TACKLE!

BIZARRO.COM

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WHEN HUMANS FIGHT LIKE CATS

DUSTIN

By STEVE KELLEY and JEFF PARKER

THAT CHOLESTEROL DRUG IS EXPENSIVE... DO YOU KNOW IF THERE'S AN ALTERNATIVE?

PHARMACY

THE BEST ALTERNATIVE IS DIET AND EXERCISE.

CAN I PAY FOR THESE CHIPS HERE AS WELL?

SURE THING.

PHARMACY

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11-29

MOTHER GOOSE & GRIMM

MOM, I THINK ITS A SQUIRREL, BUT HE DOESN'T HAVE A BUSHY TAIL

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11/29

PICKLES

by BRIAN CRANE

WHY ARE YOU SITTING OUT HERE, GRAMPA?

GRAMPA, YOU AND GRAMMA HAVE BEEN MARRIED A LONG TIME, HAVEN'T YOU?

YES, INDEED. WE SURE HAVE.

SHE USED TO ALWAYS ASK ME, "WHAT ARE YOU THINKING, EARL?"

FOR SOME REASON SHE ALWAYS WANTED TO KNOW WHAT I WAS THINKING.

DOESN'T SHE DO THAT ANYMORE?

NOPE. SHE FINALLY REALIZED THAT GENERALLY SPEAKING I'M NOT THINKING ANYTHING.

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picklescomic.com

11/29

Bob Weber Jr.'s SLYLOCK FOX and COMICS FOR KIDS

These vendors claim they are selling 100% pure juice made from a secret supersweet organic variety of apple from their hidden orchard. What did Slylock observe that led him to suspect the vendors are hustlers pulling a scam?

Solution -- Slylock observed the reflection of a box of sugar behind the barrel. The three scammers used the sugar to give the juice a supersweet taste.

APPLE JUICE

BANK

CITY BANK

ALL NATURAL! WORLD'S SWEETEST APPLES!!

ONLY 25¢

EDS SPECIAL APPLES

SUGAR

BOB WEBER JR and SR

11-29

Spot six differences between these panels.

Answer -- Tongue, spike, flame, flag, bedspread and headboard initial.

For more Spot Six Differences, Slylock Fox and other puzzles and comics go to www.slylockfox.com

True or False

1) Stegosaurus was probably one of the dumbest dinosaurs.
2) The largest-known dinosaur eggs are smaller than those of the extinct elephant bird.
3) The smallest dinosaur was the size of a large dog.

Answer -- 1) True. Stegosaurus had a brain the size of a walnut. 2) True. 3) False. Some dinosaurs were as small as a hen.

YOUR DRAWING

Today's terrific artist is Henry, age 11

Submit your black-and-white drawing to www.slylockfox.com

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